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Twenty-Eighth Annual Report

— of the —

INSURANCE COMMISSIONER

— of the —

STATE OF MARYLAND

To His Excellency LLOYD LOWNDES, Governor.

1899.

BALTIMORE:
Wm. J. C. Dulany Co., State Printers.

1900.

REPORT

OF THE

Insurance Commissioner of the State of Maryland.

ANNAPOLIS, May 15, 1899.

To His Excellency, LLOYD LOWNDES,
Governor of the State of Maryland:

SIR—I have the honor herewith to submit the Twenty-eighth Annual Report of the Insurance Department, containing statements in detail of Insurance Companies for the year 1898 admitted to operate in this State, together with such an abstract and analysis of them as appeared proper to exhibit the progress of the business and the condition of the companies.

The report comprises tabulated statements showing Assets and Liabilities, Income and Expenditures, Risks Written, Premiums Received, and Losses Paid of the various Fire, Marine, Life, Accident, Assessment, Fidelity and Casualty Companies, also Fraternal Associations. The business transacted is compiled from the returns of the companies filed in this office.

The following Insurance Companies were admitted to this State during the year 1898 and up to date of this report:

Date of Admission.	Name and Location.	Classification.
April 8, 1899.	Equitable Fire Ins. Co., Snow Hill, Md.....	Fire.
May 25, 1899.	Fidelity Fire Ins. Co., Baltimore, Md.....	Fire.
April 8, 1899.	Globe and Rutgers Fire Ins. Co., New York, N. Y.....	Fire.
June 20, 1898.	Helvetia-Swiss Fire Ins. Co., St. Gall, Switzerland.....	Fire.
Sept. 22, 1898.	Indemnity Fire Ins. Co., New York, N. Y..	Fire.
June 17, 1898.	North British and Mercantile of New York, New York, N. Y.....	Fire.
April 20, 1899.	United Fire Ins. Co., Baltimore, Md.....	Fire.
Oct. 7, 1898.	Washington Assurance Co., New York, N.Y	Fire.
April 8, 1899.	Covenant Mutual Life Ins. Co., St. Louis, Mo	Life.
Aug. 1, 1898.	State Life Ins. Co., Indianapolis, Ind.....	Life.
May 20, 1898.	Maryland Beneficial Union, Baltimore, Md..	Fraternal.
June 29, 1898.	United Fraternal Accident Order, Baltimore, Md.....	Fraternal.
Nov. 22, 1898.	Woodman of the World, Omaha, Neb	Fraternal.

The following companies have ceased doing business in this State since the publication of the last report:

Name of Company.	Location.	Classification	Remarks.
Ætna Indemnity.....	Hartford, Conn.	Fidel. and Cas.	Retired.
American Protective League	Baltimore, Md...	Fraternal.....	Wm. E. Hoffman, receiver.
Associated Firemen's..	Baltimore, Md...	Fire.....	Absorbed by Fidelity Fire.
Boston Mutual.....	Boston, Mass.....	Assessment ...	Retired.
Buffalo Commercial.....	Buffalo, N. Y.....	Fire.....	Retired.
Buffalo German.....	Buffalo, N. Y.....	Fire.....	Retired.
Eureka Fire & Marine..	Cincinnati, O....	Fire.....	Retired.
Farmers Mutual.....	Wilmington, Del	Fire.....	Retired.
Globe Ins. Co.....	New York, N.Y.	Fire.....	Now the Globe and Rutgers.
Howard Fire.....	Baltimore, Md...	Fire.....	Absorbed by United Fire.
Insur. Co. State of N.Y.	New York, N. Y.	Fire.....	Retired.
Interstate Casualty.....	New York, N.Y.	Fidel. and Cas.	Reinsured.
London Guar. & Acci't.	London, Eng....	Fidel. and Cas.	Retired.
Lumbermen's Fire.....	Philadelphia, Pa	Fire.....	Retired.
Manhattan Fire.....	New York, N.Y.	Fire.....	Retired.
Manheim Fire.....	Manheim, Ger...	Fire.....	Retired.
Merchants and Manfrs.	Baltimore, Md...	Fire.....	Retired.
National Fire.....	Baltimore, Md...	Fire.....	Absorbed by United Fire.
National Life Ass'n.....	Hartford, Conn.	Assessment ...	Retired.
Norwood Ins. Co.....	New York, N.Y.	Fire.....	Retired.
Reliance Marine.....	Liverpool, Eng..	Fire.....	Retired.
Royal (Mutual).....	Baltimore, Md...	Fire.....	Retired.
Schuylkill Fire.....	Philadelphia, Pa	Fire.....	Retired.
Security Fire.....	Cincinnati, O....	Fire.....	Retired.
State Life.....	Indinap'lis, Ind.	Life.....	Retired.
Transatlantic Fire.....	Hamburg, Ger...	Fire.....	Retired.
United Fraternal Accident Order.....	Baltimore, Md...	Fraternal.....	Retired.

The following table shows the number of companies doing business in this State, and are classified as follows, showing a decrease of fifteen less than 1897:

Maryland Fire Insurance Companies	13
Maryland Mutual Fire Insurance Companies	19
Other States, Mutual Fire Insurance Companies	3
Other States, Fire and Fire-Marine Insurance Companies	64
Foreign Fire and Fire-Marine Insurance Companies	37
Fidelity and Casualty Companies of this and other States	22
Credit Insurance Companies of other States	2
Maryland Life Insurance Companies	4
Other States, Life Insurance Companies	33
Foreign Life Insurance Companies	1
Stipulated Premium Life Insurance Companies	1
Co-operative Assessment Associations and Mutual Aid Societies of this and other States	8
Fraternal Beneficiary Associations of this and other States	27
Total	234

BUSINESS OF 1898.

The following statement is an abstract of all branches of insurance transacted in this State in 1898. Premiums received and losses paid are therein contained, and it is to be regretted that with but few exceptions, as compared with 1897, it is not an exhibit of gain, but loss. Marine Insurance is one of the exceptions, giving the year an enviable distinction of being profitable.

Our local Surety and Casualty Companies, being aggressive and ably managed, have experienced prosperity during the past year. There has been much unrest and friction in fire business. The prosperous years which have been enjoyed have tended towards disorganization, likewise failing to maintain profitable rates.

You will observe, upon inspection of many of the reports this year, that the chief source of gain will be found in the investment department, resulting from an appreciation in securities rather than underwriting.

The withdrawals from this State have been unusually large during the past year, and illustrates the fact of their inability to endure the competition which now exists.

	Premiums Received in Maryland.	Losses Paid in Maryland.
FIRE INSURANCE:		
Maryland Fire Ins. Companies of Baltimore	$408,487 38	$165,395 91
Mutual Fire Ins. Companies in various counties	95,636 18	161,678 20
Mutual Fire Ins. Companies of other States	29,089 47	12,333 55
Fire Ins. Companies of other States	934,115 22	622,544 24
Foreign Fire Insurance Companies	610,832 00	288,310 89
	$2,078,160 25	$1,250,262 79
MARINE INSURANCE:		
Marine Insurance Companies of other States and countries	163,166 60	88,295 60
STEAM BOILER INSURANCE:		
Boiler Insurance Companies	23,073 63	923 56
PLATE GLASS INSURANCE:		
Plate Glass Insurance Companies	9,310 81	3,494 86
LIFE INSURANCE;		
Maryland Life Insurance Companies	477,520 25	198,745 32
Life Ins. Companies of other States	4,414,968 86	2,167,751 36
Foreign Life Insurance Companies	2,003 34	.....
ACCIDENT INSURANCE:		
Accident Insurance Companies	81,346 91	25,196 75
EMPLOYERS' LIABILITY INSURANCE:		
Employers' Liability Ins. Companies	75,018 80	35,058 54
FIDELITY INSURANCE:		
Fidelity Companies	155,828 15	25,263 02
ASSESSMENT LIFE INSURANCE:		
Assessment Life Associations of Maryland	153,011 29	60,273 21
Assessment Life Associations of other States	272,834 27	208,125 00
BURGLARY INSURANCE:		
Burglary Insurance Companies	487 72	.....
SPRINKLER INSURANCE:		
Sprinkler Insurance Companies	183 25	4 63
Total	$7,906,914 13	$4,063,394 64

COMPARATIVE SUMMARY OF BALTIMORE JOINT STOCK FIRE INSURANCE COMPANIES.

	1897.	1898.	Increase or Decrease.
Capital	$2,685,500	$2,505,500	— $180,000
Gross assets	7,974,071	7,928,304	— 45,747
Gross liabilities	1,498,067	1,407,231	— 90,836
Premiums received	953,409	810,879	— 142,530
Losses paid	379,581	450,149	+ 70,568
Losses incurred	425,334	430,764	+ 15,430
Gross receipts	1,301,315	1,198,794	— 102,521
Gross expenditures	1,024,569	1,089,025	+ 64,456
Amount of risk	187,537,683	180,898,137	— 6,639,546
Surplus	3,790,485	4,015,572	+ 225,087
Dividends paid	214,595	212,567	— 2,028
Amount written during the year	141,987,825	133,761,757	— 8,226,068

From the above figures it is apparent that the past year has been an unprosperous one for the Maryland companies, the premium receipts showing a decrease of one hundred and forty-two thousand dollars less than those of the preceding year, the losses seventy thousand dollars more. Capital, Assets, Liabilities, etc., all show a very material decrease. The companies of other States and foreign countries have met with a corresponding unprofitable year.

Three local companies have retired since January 1st, viz; Associated Firemens, which was absorbed by the organization of the Fidelity Fire Insurance Company of Baltimore, also the Howard and National, which were absorbed by the organization of the United Fire Insurance Company of Baltimore.

COMPARATIVE SUMMARY OF FIRE INSURANCE COMPANIES OF OTHER STATES IN MARYLAND.

	1897.	1898.
Capital	$41,802,875 00	$40,802,875 00
Assets	179,156,578 00	179,424,642 78
Surplus	60,108,401 00	63,028,957 61
Premiums received in Maryland	816,746 00	934,115 22
Losses paid in Maryland	329,126 00	622,544 24
Losses incurred in Maryland	394,173 00	596,356 99
Amount written in Maryland	87,682,920 00	96,883,358 19

COMPARATIVE SUMMARY OF FOREIGN FIRE INSURANCE COMPANIES IN MARYLAND.

	1897.	1898.
Assets in United States	$70,794,519 00	$68,341,451 55
Liabilities in United States	38,258,157 00	35,547,893 48
Premiums received in Maryland	557,213 00	610,832 00
Losses paid in Maryland	219,047 00	288,310 89
Losses incurred in Maryland	243,843 00	281,912 44
Amount written in Maryland	61,043,408 00	68,274,343 96

LIFE INSURANCE.

In the report made a year ago, comment was made upon the increased volume of life insurance effected in this State during the year 1897 as compared with 1896. It is gratifying to note that with continued confidence in the stability of financial conditions and a consequent general increase of prosperity among the people, there has been a considerable gain in the amount of insurance effected during the past year as compared with 1897.

The following figures for new business written in the State of Maryland during the two years are as follows:

	1897.		1898.	
	Policies.	Amount.	Policies.	Amount.
Ordinary insurance	5,408	$12,652,572	7,094	$14,620,464
Industrial insurance	90,235	11,524,830	131,998	13,278,201
Total	95,643	$24,177,402	139,092	$27,898,665

The average amount of policy of ordinary insurance decreased from $2,340 to $2,061, so that while the number of policies issued increased more than thirty per cent. as compared with the previous year, the amount of insurance effected increased less than fifteen per cent.

The large increase in industrial insurance, as compared with the previous year, is chiefly due to the inclusion in this

statement for the first time of the business of the Baltimore Mutual Aid Society of Baltimore City, which formerly conducted upon the assessment plan, was during the past year reorganized upon the stock plan under authority given to it by Act of Assembly. The amount of insurance effected in Maryland reported by this company, $1,735,849.75, very closely corresponds with the increase in the amount of industrial insurance, while the number of policies issued exclusive of those reported by this company (33,320) shows an increase of about nine per cent. The average amount of policy issued by the Mutual Aid Society appears to be but $52 and, with its business included, the average amount of insurance under industrial policies issued in this State during 1898 was but $100 as compared with $128 during the previous year.

The decline in the rates of interest obtainable upon investments of the class to which life insurance companies are restricted, is a subject that has during the past year received the most serious consideration from those charged with the responsibility of the management of those companies. It is generally conceded by those most familiar with the financial situation that low rates of interest may be expected to prevail in this country for many years to come, probably permanently. With the increase of wealth and accumulation of capital seeking investment, the same conditions have arisen here that have long existed in older countries of Europe, and corresponding results in decline of rates of interest follow.

Fifty years ago the business of life insurance first began to be developed in this country. The few companies then existing, with remarkable prudence and farsightedness, adopted four per cent. interest as the rate to be assumed for the future increments of their sinking funds. During the greater part of the half century that has since elapsed, very much higher rates of interest were easily obtainable, so that a large margin for surplus earnings was derived from interest receipts; but, under the changed conditions, numbers of companies have been adjusting their premium rates for new business upon the

basis of three and one-half per cent. or even three per cent. as the rate to be assumed for future interest earnings. This has naturally involved an advance in rates of premiums, for a decrease in receipts from interest necessitates an increase in premium revenue, if the total receipts from interest and premiums together are to be kept up to the amount requisite for meeting current and maturing claims under insurance contracts.

With the advance in premium rates there has developed a disposition greatly to broaden the scope of the insurance contract, in the removal of restrictions upon travel, residence and occupation, reducing to a minimum the conditions under which policies may become forfeited, and especially in the introduction into policies of guarantees as to the amount of cash obtainable for them in the event of surrender. One company has since the first of the year announced a policy absolutely incontestable, for any cause, from the date of its issue. When surrounded with proper safeguards for the company, this liberalizing of the form of the insurance contract is no doubt a great improvement, especially in eliminating the harsh features by which not many years ago policies of life insurance, upon which premiums had been paid for many years, used sometimes to be forfeited through accidental neglect or oversight on the part of the policyholders, and the benefits of careful savings lost to those for whose protection they had been made. The business of insuring lives is, however, likes all forms of insurance, a business of assuming risks, the risk of death; and prudence would suggest that it may be unwise to complicate with this risk obligations that involve other risks, such as agreements for the purchase of policies upon demand, as such demands may be most frequent in times of financial stringency, when, if the sale of securities were made to meet such demands, they would have to be sold upon a depressed market, and consequently at a loss. But with proper reservation, such as savings banks ordinarily adopt for their protection, the terms upon which surrendered

policies will be purchased by the company can no doubt be safely embodied in the contract. The guaranteed cash values are now much larger than those formerly given by companies generally for similar policies, thus considerably reducing the amount of compensation to the company for the withdrawal of a risk below the figure which was formerly considered no more than adequate.

When the Insurance Department was first established in this State, and laws enacted prescribing the method for ascertaining the liabilities of life insurance companies on acconnt of outstanding policies, it was provided that policies should be valued according to the American Experience Table of Mortality with interest at four and one-half per cent. This was in accordance with the existing laws in a number of States. Since then, however, the standard of valuation has in most States been changed to the Actuaries' Table of Mortality with four per cent. interest; and a number of companies doing business in this State have asked to have valuations upon this higher standard accepted by this Department, so as to avoid the cost of a double valuation. These requests I have felt justified in acceding to, as the authority under the law seemed plain for the Insurance Commissioner to accept valuations upon any sound basis *not less* than the one prescribed in this State (Code, Art. 23, Sec. 122, Par. 3).

Legal valuations, imposed as a measure of solvency should, in my judgment, be somewhat lower than that adopted in the usage of the most prudently managed companies; but with the tendency on the part of the companies now to adopt the assumption of lower rates of interest, three and one-half or three per cent., it seems as though the time has come to change the legal standard of valuation in this State to the four per cent. basis, as has been done in the States in which most of the life insurance companies in the country are situated.

Two or three companies, organized in this State, grant insurance against sickness, guaranteeing a certain weekly

indemnity in the event of disability from sickness. The authority for conducting this business by corporations formed under the General Laws of this State, is not to be found in that part of Article 23 of the Code, Sec. 14 to 37 inclusive, in which the purpose for which corporations may be formed are enumerated and classified, unless it be included in Class 4, Sec. 27, which provides for the formation of fire, life, marine, accident, cattle, live stock and *other* insurance companies. Sec. 115 provides that every corporation formed under the provisions of this Article for the purpose of life insurance is authorized also to insure individuals against accident, but this would seem to indicate that authority for insurance against sickness was not included in the powers of a life insurance company formed under the provisions of the Article, unless expressly specified. In Sec. 128, however, as amended by the Acts of 1892 and 1894, it is provided that organizations issuing certificates for the payment of money or other benefits in the event of sickness, accident or death, or other contingency, ... but issuing no certificate for the payment of a greater sum than $1,000 upon any one life, may be formed on the mutual co-operative assessment or stock plan.

No standard has been prescribed by law for determining the liability of companies granting insurance against sickness, or the amount of reserve to be held. Like the rate of mortality, the yearly rate of sickness, all experience shows, increases with advancing age. Therefore, where there is an increasing liability, with a fixed rate of premium with which to meet it, a reserve proportioned to the nature of the risk and the rate of the increase should undoubtedly be maintained. It would be advisable for legislation to be had on this subject, so that the Insurance Department may be enabled to see that companies which offer health insurance preserve the means of meeting the obligations which they assume. There are sufficient statistics in existence, based upon the experience of friendly societies, etc., to afford a basis for estimating the average yearly rate of sickness at the several ages of life.

EXAMINATIONS.

In accordance with the requirements of the Statutes of Maryland, the quadrennial examinations for the purpose of ascertaining the condition of all companies and associations chartered by this State, were begun June, 1898, and completed April, 1899. This fact has been mutually beneficial to companies and associations as well as to the Department.

It is gratifying to state that, in making these examinations, this Department experienced the most pleasant relations conceivable with the companies and associations; every facility and co-operation was accorded the examiner by the officers and clerical force.

It was generally admitted the examinations were beneficial, in that they were given to the public in an official form of publication. The fees charged were reasonable; in no instance was the payment of the examiner's bill objected to or even criticised.

American Bonding and Trust Company:
Condition as of June 1, 1898. Report filed June 28, 1898.

Fidelity and Deposit Company:
Condition as of July 1, 1898. Report filed July 21, 1898.

United States Fidelity and Guaranty Company:
Condition as of July 31, 1898. Report filed Aug. 6, 1898.

Maryland Casualty Company:
Condition as of June 1, 1898. Report filed June 28, 1898.

Immediate Benefit Life Insurance Company:
Condition as of June 25, 1898. Report filed July 21, 1898.

Maryland Life Insurance Company:
Condition as of June 30, 1898. Report filed Sept. 26, 1898.

Mutual Life Insurance Company:
Condition as of May 31, 1898. Report filed July 14, 1898.

Eureka Mutual Aid Society:
Condition as of Sept. 24, 1898. Report filed Sept. 28, 1898.

Baltimore Mutual Aid Society:
Condition as of Oct. 1, 1898. Report filed Oct. 14, 1898.

Home Friendly Society:
Condition as of Jan. 1, 1899. Report filed Feb. 18, 1899.

Improved Order Heptasophs:
Condition as of June 25, 1898. Report filed June 30, 1898.
Iron Hall of Baltimore City:
Condition as of July 1, 1898. Report filed Aug. 13, 1898.
Shield of Honor:
Condition as of Aug. 19, 1898. Report filed Aug. 20, 1898.
Fraternal Legion of Baltimore:
Condition as of Aug. 24, 1898. Report filed Aug. 29, 1898.
Order of Columbus:
Condition as of Aug. 29, 1898. Report filed Aug. 31, 1898.
Ancient Order of United Workmen (Maryland Jurisdiction):
Condition as of Aug. 31, 1898. Report filed Sept. 7, 1898.
Order of the Golden Chain (Period from Jan. 1, 1898, to July 16, 1898):
Condition as of Sept. 14, 1898. Report filed Sept. 20, 1898.
Maryland Fire Insurance Company:
Condition as of Sept. 30, 1898. Report filed Oct. 24, 1898.
Peabody Fire Insurance Company:
Condition as of Jan. 1, 1899. Report filed Mar. 1, 1899.
Baltimore Fire Insurance Company:
Condition as of Jan. 1, 1899. Report filed Mar. 7, 1899.
Firemen's Fire Insurance Company:
Condition as of Jan. 1, 1899. Report filed Mar. 13, 1899.
Home Fire Insurance Company:
Condition as of Jan. 1, 1899. Report filed Mar. 23, 1899.
American Fire Insurance Company:
Condition as of Jan. 1, 1899. Report filed Mar. 29, 1899.
Old Town Fire Insurance Company:
Condition as of Jan. 1, 1899. Report filed April 6, 1899.
Baltimore Equitable Society:
Condition as of Jan. 1, 1899. Report filed April 15, 1899.
German-American Fire Insurance Company:
Condition as of Jan. 1, 1899. Report filed April 20, 1899.
German Fire Insurance Company:
Condition as of Jan. 1, 1899. Report filed April 29, 1899.

LEGISLATION.

In my preceding report I briefly outlined such legislation as I had endeavored to have enacted as amendments to the Insurance Laws of this State; again I am compelled to urge upon you the absolute necessity for a thorough revision of these laws.

I recommend that a commission be appointed by you, including the Counsel of this Department and the Insurance Commissioner, who shall prepare for submission to the next General Assembly such a revision as above indicated.

The defects of the present law are glaring; it requires but little experience and examination to be persuaded of the necessity of this revision. I am convinced if the Legislature would take action in this direction insurance legislation would result that would afford greater protection to the citizens of this State and facilitate the transaction of business in this Department.

OVERHEAD WRITING IN MARYLAND.

Under date of September 6, 1898, this Department circularized as follows all companies authorized to transact business in this State:

"Complaint is being made to this Department that unlicensed insurance companies are doing business in this State, and thereby depriving the State of revenue which it should receive and obtaining profits of business which should go to companies that comply with the insurance laws. There is ample provision in the insurance laws of this State for the punishment of unlicensed agents and companies if they are detected."

I am constantly calling the attention of the public to this insecure and fraudulent character of insurance. I believe this notice has resulted in diminishing to some extent this imposition upon our citizens.

It is the determination of this Department not to relax any effort in endeavoring to prevent overhead wiring in this State by detecting all persons who violate the law in this respect.

RESIDENT AGENT'S LAW.

Under date of November 3, 1898, this Department issued the following circular:

"Although there is no Resident Agent's Law in the Statutes of this State, yet there is ample provision for the collection of taxes on all premiums collected, as contained in Section 126, etc.

"Information is from time to time being received by this Department where the home offices are writing business and collecting premiums *direct*, the same not being received through their agents,

"In some instances I have made demand for said taxes and received same, but desire to inform you that I cannot continue this procedure. In the event this letter is applicable to your company, I request you to include all premiums received or secured in this State, or from residents thereof, in annual statement under oath filed with this Department. Failure to comply with this request, and upon satisfactory information by this Department of such violation, I am compelled to examine the books and records of your company, collect the expense of examination, and revoke the license of an offending company."

There is no diversity of opinion as to the demoralization in the practice by any company of writing over the head of the agent. The agent is interested in the risks in his field and is entitled to his share of the premiums, and good agents are often lost to the companies by this disregard of their rights. Many of the States have legislated on this matter, not so much in the interest of the agent, but due to the fact that they lose the tax, and are further bounden to protect law-abiding companies which make an honest return on all premiums collected, and do not seek to evade the law.

FINANCES OF THE DEPARTMENT.

The receipts of the Department for the year 1898 were $181,734.28, of which $157,692.58 was derived from taxes and licenses, $24,041.70 from fees. The gross receipts were

$12,814.73 in excess of the previous year, and to this extent greater than ever before in the history of this Department. The surplus revenue occurring to the State, over and above the entire expenditures on account of the Department, was $169,184.75.

In order to indicate to you a comparative statement of net receipts forwarded to the State Treasurer during my administration of this Department, I take as a basis the receipts of the last year (1895) of my predecessor, so that the annual increment can be appreciated, and the fact remains that increase upon increase has been derived in each successive yearly remittance:

Net receipts for	1895	$134,100 98
" "	1896	142,363 52
" "	1897	157,221 55
" "	1898	169,184 75

The Commissioner desires and asks the co-operation of all good citizens in his efforts to enforce the laws. They can aid him greatly by insuring only with authorized agents and brokers in authorized companies, and by furnishing him information of violations.

Respectfully submitted,

F. ALBERT KURTZ,

Insurance Commissioner of Maryland.

The following Companies are authorized to transact business in Maryland:

MARYLAND FIRE INSURANCE COMPANIES.

American Fire Insurance Company	Baltimore
Associated Firemen's Fire Insurance Company	Baltimore
Baltimore Fire Insurance Company	Baltimore
Baltimore Equitable Society	Baltimore
Firemen's Fire Insurance Company	Baltimore
German Fire Insurance Company	Baltimore
German-American Fire Insurance Company	Baltimore
Home Fire Insurance Company	Baltimore
Howard Fire Insurance Company	Baltimore
Maryland Fire Insurance Company	Baltimore
National Fire Insurance Company	Baltimore
Old Town Fire Insurance Company	Baltimore
Peabody Fire Insurance Company	Baltimore

MUTUAL FIRE INSURANCE COMPANIES OF MARYLAND.

Citizens Mutual Fire Insurance Company of Cecil County...Cecil County
Farmers and Mechanics Mutual Fire Insurance Company...Cecil County
Farmers Mutual Fire Insurance Company.....Carroll County
Frederick County Mutual Fire Insurance Company...Frederick County
Grangers Mutual Fire Insurance Company.....Frederick County
Maryland Home Mutual Fire Insurance Company.....Baltimore
Mutual Fire Insurance Company.....Baltimore
Mutual Fire Insurance Company.....Baltimore County
Mutual Fire Insurance Company of Calvert County.....Calvert County
Mutual Fire Insurance Company.....Carroll County
Mutual Fire Insurance Company.....Cecil County
Mutual Fire Insurance Company.....Frederick County
Mutual Fire Insurance Company.....Harford County
Mutual Fire Insurance Company.....Kent County
Mutual Fire Insurance Company.....Montgomery County
Mutual Fire Insurance Company.....Somerset and Worcester Counties
Mutual Fire Insurance Company.....Washington County
Patapsco Mutual Fire Insurance Company.....Baltimore
Planters Mutual Fire Insurance Company.....Washington County

FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

Ætna Insurance Company.....Hartford, Conn
Agricultural Insurance Company.....Watertown, N. Y
American Insurance Company.....Boston, Mass
American Insurance Company.....Newark, N. J
American Fire Insurance Company.....New York, N. Y
American Fire Insurance Company.....Philadelphia, Pa
American Central Insurance Company.....St. Louis, Mo
Armenia Insurance Company.....Pittsburg, Pa
Assurance Fire Company of America.....New York, N. Y
Boston Marine Insurance Company.....Boston, Mass
Citizens Insurance Company.....Pittsburg, Pa
Citizens Insurance Company.....St. Louis, Mo
Colonial Assurance Company.....New York, N. Y
Commerce Insurance Company.....Albany, N. Y
Connecticut Fire Insurance Company.....Hartford, Conn
Continental Insurance Company.....New York, N. Y
Delaware Insurance Company.....Philadelphia, Pa
Eastern Insurance Company.....New York, N. Y
Equitable Fire and Marine Insurance Company.....Providence, R. I
Erie Fire Insurance Company.....Buffalo, N. Y
Fire Association.....Philadelphia, Pa
Firemen's Fund.....San Francisco, Cal
Franklin Fire Insurance Company.....Philadelphia, Pa
Germania Fire Insurance Company.....New York, N. Y
German Alliance Insurance Company.....New York, N. Y
German-American Insurance Company.....New York, N. Y
Glens Falls Insurance Company.....Glens Falls, N. Y
Globe Fire Insurance Company.....New York, N. Y
Greenwich Fire Insurance Company.....New York, N. Y
Hanover Fire Insurance Company.....New York, N. Y
Hartford Fire Insurance Company.....Hartford, Conn

Home Insurance Company.....New York, N. Y
Indemnity Fire Insurance Company.....New York, N. Y
Insurance Company of North America.....Philadelphia, Pa
Insurance Company of the State of Pennsylvania.....Philadelphia, Pa
Lafayette Fire Insurance Company.....New York, N. Y
Merchants Insurance Company.....Newark, N. J
Merchants Insurance Company.....Providence, R. I
National Fire Insurance Company.....Hartford, Conn
National Standard Fire Insurance Company.....New York, N. Y
New Hampshire Fire Insurance Company.....Manchester, N. H
Niagara Fire Insurance Company.....New York, N. Y
North British and Mercantile Company of New York..New York, N. Y
Northwestern National Insurance Company.....Milwaukee, Wis
Orient Insurance Company.....Hartford, Conn
Pacific Fire Insurance Company.....New York, N. Y
Pennsylvania Fire Insurance Company.....Philadelphia, Pa
Phœnix Insurance Company.....Brooklyn, N. Y
Phœnix Insurance Company.....Hartford, Conn
Providence-Washington Insurance Company.....Providence, R. I
Queen Insurance Company.....New York, N. Y
Reading Fire Insurance Company.....Reading, Pa
Rochester German Insurance Company.....Rochester, N. Y
Security Insurance Company.....New Haven, Conn
St. Paul Fire and Marine Insurance Company.....St. Paul, Minn
Springfield Fire and Marine Insurance Company.....Springfield, Mass
Spring Garden Insurance Company.....Philadelphia, Pa
Traders Insurance Company.....Chicago, Ill
Traders Insurance Company.....New York, N. Y
Union Insurance Company.....Philadelphia, Pa
United Firemen's Insurance Company.....Philadelphia, Pa
Washington Assurance Company.....New York, N. Y
Westchester Insurance Company.....New York, N. Y
Williamsburg City Insurance Company.....Brooklyn, N. Y

MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES.

Farmers Fire Insurance Company.....York, Pa
Kent County Fire Insurance Company.....Dover, Del
Millers and Manufacturers Fire Insurance Company..Minneapolis, Minn

FOREIGN FIRE AND FIRE-MARINE INSURANCE COMPANIES.

Aachen and Munich Fire Insurance Company.....Germany
Atlas Assurance Company.....London, England
Baloise Fire Insurance Company.....Basle, Switzerland
British American Insurance Company.....Toronto, Can
British and Foreign Insurance Company.....Liverpool, England
Caledonian Insurance Company.....Edinburgh, Scotland
Commercial Union Assurance Company.....London, England
General Marine Insurance Company.....Dresden, Germany
Hamburg-Bremen Fire Insurance Company.....Germany
Helvetia-Swiss Fire Insurance Company.....St. Gall, Switzerland
Imperial Insurance Company.....London, England
Lancashire Insurance Company.....Manchester, England
Law Union and Crown Fire and Life Insurance Co.....London, England
Lion Fire Insurance Company.....London, England

Liverpool and London and Globe Insurance Co.....Liverpool, England
London Assurance Company.....London, England
London and Lancashire Insurance Company.....Liverpool, England
Magdeburg Fire Insurance Company.....Magdeburg, Germany
Manchester Fire Assurance Company.....Manchester, England
Netherlands Fire Insurance Company.....Hague, Holland
Northern Assurance Company.....London, England
North British and Mercantile Insurance Company.....London, England
North German Fire Insurance Company.....Hamburg, Germany
Norwich Union Fire Insurance Society.....Norwich, England
Palatine Insurance Company.....Manchester, England
Phœnix Assurance Company.....London, England
Prussian National Insurance Company.....Stettin, Germany
Royal Insurance Company.....Liverpool, England
Royal Exchange Assurance Company.....London, England
Scottish Union and National Insurance Company..Edinburgh, Scotland
Sun Insurance Office.....London, England
Svea Fire and Life Insurance Company (L'td).....Gothenburg, Sweden
Thames & Mersey Insurance Company.....Liverpool, England
Thuringia Insurance Company.....Germany
Union Assurance Society.....London, England
Union Marine Insurance Company.....Liverpool, England
Western Assurance Company.....Toronto, Canada

FIDELITY AND CASUALTY COMPANIES.

Ætna Life Insurance Company (Accident Dept.).....Hartford, Conn
American Bonding and Trust Company.....Baltimore, Md
American Surety Company.....New York, N. Y
Central Accident Company.....Pittsburgh, Pa
Employers Liability Company.....London, England
Fidelity and Casualty Company.....New York, N. Y
Fidelity and Deposit Company.....Baltimore, Md
Frankfort M., A., & P. Glass Ins. Co., Frankfort-on-the-Main..Germany
Great Eastern Casualty and Indemnity Company.....New York, N. Y
Guarantee Company of North America.....Montreal, Canada
Hartford Steam Boiler and Inspection Company.....Hartford, Conn
Lloyds Plate Glass Insurance Company.....New York, N. Y
Maryland Casualty Company.....Baltimore, Md
Metropolitan Plate Glass Insurance Company.....New York, N. Y
National Surety Company.....New York, N. Y
New York Plate Glass Insurance Company.....New York, N. Y
Preferred Accident Insurance Company.....New York, N. Y
Standard Life and Accident Insurance Company.....Detroit, Mich
Travelers Insurance Company (Accident Dept.).....Hartford, Conn
Union Casualty and Surety Company.....St. Louis, Mo
United States Casualty Company.....New York, N. Y
United States Fidelity and Guaranty Company.....Baltimore, Md

CREDIT INSURANCE COMPANIES.

American Credit Indemnity Company.....New York, N. Y
Ocean Accident and Guarantee Corporation.....London, England

MARYLAND LIFE COMPANIES.

Baltimore Mutual Aid Society.....Baltimore
Immediate Benefit Life Insurance Company.....Baltimore
Maryland Life Insurance Company.....Baltimore
Mutual Life Insurance Company.....Baltimore

LIFE INSURANCE COMPANIES OF OTHER STATES.

Ætna Life Insurance Company.....Hartford, Conn
American Union Life Insurance Company.....New York, N. Y
Berkshire Life Insurance Company.....Pittsfield, Mass
Connecticut Mutual Life Insurance Company.....Hartford, Conn
Equitable Life Assurance Society.....New York, N. Y
Germania Life Insurance Company.....New York, N. Y
Hartford Life Insurance Company.....Hartford, Conn
Home Life Insurance Company..... New York, N. Y
John Hancock Mutual Life Insurance Company.....Boston, Mass
Manhattan Life Insurance Company.....New York, N. Y
Massachusetts Mutual Life Insurance Company.....Springfield, Mass
Metropolitan Life Insurance Company.....New York, N. Y
Michigan Life Insurance Company.....Detroit, Mich
Mutual Life Insurance Company.....New York, N. Y
Mutual Benefit Life Insurance Company.....Newark, N. J
National Life Insurance Company.....Montpelier, Vt
New England Mutual Life Insurance Company.....Boston, Mass
New York Life Insurance Company.....New York, N. Y
Northwestern Mutual Life Insurance Company.....Milwaukee, Wis
Pacific Mutual Life Insurance Company.....San Francisco, Cal
Penn Mutual Life Insurance Company.....Philadelphia, Pa
Phœnix Mutual Life Insurance Company.....Hartford, Conn
Provident Life and Trust Company.....Philadelphia, Pa
Provident Savings Life Assurance Society.....New York, N. Y
Prudential Life Insurance Company.....Newark, N. J
Security Trust and Life Insurance Company.....Philadelphia, Pa
State Life Insurance Company.....Indianapolis, Ind
State Mutual Life Assurance Company.....Worcester, Mass
Travelers Life Insurance Company.....Hartford, Conn
Union Central Life Insurance Company.....Cincinnati, O
Union Mutual Life Insurance Company.....Portland, Me
United States Life Insurance Company.....New York, N. Y
Washington Life Insurance Company.....New York, N. Y

FOREIGN LIFE INSURANCE COMPANIES.

Sun Life Assurance Company of Canada.....Montreal, Canada

STIPULATED PREMIUM LIFE.

Security Mutual.....Binghamton, N. Y

CO-OPERATIVE ASSESSMENT ASSOCIATIONS AND MUTUAL AID SOCIETIES OF THIS AND OTHER STATES.

Bankers Life Insurance Company.....New York, N. Y
Eureka Mutual Aid Society.....Baltimore, Md
Fidelity Mutual Life Association.....Philadelphia, Pa
Home Friendly Society.....Baltimore, Md
Jewelers and Tradesmen.....New York, N. Y
Mutual Pension Life Association.....Philadelphia, Pa
Mutual Reserve Fund Life Association.....New Yord, N. Y
Northwestern Life Assurance Company.....Chicago, Ill
Western Mutual Life Association.....Chicago, Ill

FRATERNAL BENEFICIARY ASSOCIATIONS OF THIS AND OTHER STATES.

American Guild of America.....Richmond, Va
American Legion of Honor.....Boston, Mass
Ancient Order United Workmen.....Baltimore, Md
Catholic Benevolent Legion.....Brooklyn, N. Y
Catholic Women's Benevolent Legion.....New York, N, Y
Endowment Rank, Knights of Pythias.....Chicago, Ill
Family Protective Union.....Boston, Mass
Fraternities Accident Order.....Philadelphia, Pa
Fraternal Legion.....Baltimore, Md
Fraternal Mystic Circle.....Philadelphia, Pa
German Beneficial Union.....Pittsburg, Pa
Golden Chain.....Baltimore, Md
Home Circle.....Boston, Mass
Home Forum Benefit Order.....Chicago, Ill
Improved Order Heptasophs.....Baltimore, Md
Iron Hall.....Baltimore, Md
Knights of Columbus.....Hartford, Conn
Knights of the Golden Eagle.....Philadelphia, Pa
Knights of Honor.....St. Louis, Mo
Legion of the Red Cross.....Wilmington, Del
Loyal Protective Association.....Boston, Mass
Maryland Beneficial Union.....Baltimore, Md
National Union.....Toledo, Ohio
Order of Columbus.....Baltimore, Md
Royal Arcanum.....Boston, Mass
Shield of Honor.....Baltimore, Md
United Fraternal Accident Order.....Baltimore, Md
Woodmen of the World.....Omaha, Neb

Statistical Tables.

TABLE

COMPARATIVE STATISTICS OF MARYLAND FIRE, LIFE AND

COMPANIES.	Capital Stock.	Gross Assets.	Gross Liabilities, Including Capital.	Surplus December 31, 1898.
Fire:				
American	$200,000 00	$319,516 16	$257,647 42	$61,868 74
Associated Firemens	200,000 00	384,667 81	217,333 99	167,333 82
Baltimore	200,000 00	597,235 18	276,519 03	320,716 15
Baltimore Equitable Society	.....	2,493,196 75	618,465 73	1,874,731 02
Firemens	378,000 00	785,012,78	630,113 46	154,899 32
German	500,000 00	1,329,338 22	646,727 26	682,610 96
German-American	200,000 00	415,308 54	251,106 81	164,201 73
Home	100,000 00	247,345 09	144,132 65	103,212 44
Howard	200,000 00	306,531 44	254,184 34	52,347 10
Maryland	100.000 00	140,640 77	115,324 97	25,315 80
National	200,000 00	269,396 90	236,109 78	33,287 12
Old Town	100,000 00	135,385 39	109,280 30	26,105 09
Peabody	127,500 00	504,728 61	155,785 90	348,942 71
Total	$2,505,500 00	$7,928,303 64	$3,912,731 64	$4,015,572 00
Life:				
Balto. Mutual Aid Society	.....	$346,092 38	$182,734 12	$163,358 06
Immediate Benefit Life	.....	23,207, 82	9,953 59	13,254 23
Maryland	.....	1,953,913 68	1,556,733 99	397,179 69
Mutual	.....	206,453 43	203,296 24	3,157 19
Total	.....	$2,529,667 31	$1,952,717 94	$576,949 17
Fidelity:				
American Bonding & Trust	$500,000 00	$709,447 44	$631,033 05	$78,414 39
Fidelity & Deposit	1,000,000 00	2,596,936 29	1,462,797 61	1,134,138 68
Maryland Casualty	500,000 00	881,958 78	640,720 42	241,238 36
U. S. Fidelity & Guaranty	1,000,000 00	1,399,829 52	1,198,680 73	201,148 79
Total	$3,000,000 00	$5,588,172 03	$3,933,231 81	$1,654,940 22

*About.

TABLE

COMPANIES.	Capital Stock.	Dividends Paid.	Losses Paid.	Expenses Paid.
American	$200,000 00	$15,531 86	$26,522 92	$33,430 84
Associated Firemens	200,000 00	16,084 60	6,707 28	11,082 42
Baltimore	200,000 00	29,351 25	38,195 31	28,680 34
Baltimore Equitable	.....	.....	9,758 01	35,341 78
Firemens	378,000 00	29,764 08	157,539 28	110,268 50
German	500,000 00	50,000 00	63,875 76	42,346 24
German-American	200,000 00	11,905 15	22,950 00	24,022 09
Home	100,000 00	10,008 00	25,822 04	20,032 53
Howard	200,000 00	11,812 55	51,435 09	38,669 25
Maryland	100,000 00	5,980 80	15,500 25	14,966 97
National	200,000 00	11,921 55	37,346 28	30,218 44
Old Town	100,000 00	6,000 00	1,534 31	5,669 19
Peabody	127,500 00	14,206 14	7,963 53	16,580 51
Total	$2,505,500 00	$212,565 98	$465,150 06	$411,309 10

No. 1.

FIDELITY INSURANCE COMPANIES, DECEMBER 31, 1898.

Surplus December 31, 1897.	Amount at Risk December 31, 1898.	Amount at Risk December 31, 1897.	MARYLAND BUSINESS.		
			Premiums Received.	Losses Paid.	Losses Incurred.
$83,282 38	$9,620,545 00	$3,971,548 00	$21,063 66	$5,628 10	$6,318 95
151,588 97	4,232,334 00	4,326,717 00	18,588 29	5,539 83	6,354 54
318,825 26	9,569,700 00	11,318,662 00	27,876 58	12,730 31	13,997 00
1,714,637 31	24,726,753 00	24,651,941 00	31,032 59	9,758 01	7,969 44
124,842 38	47,698,058 00	41,734,582 00	50,716 53	14,417 14	16,072 48
635,083 02	36,276,071 00	35,671,351 00	128,163 00	63,525 35	64,570 35
141,873 51	12,242,123 00	12,745,162 00	36,108 21	12,378 45	7,416 99
100,318 38	7,322,806 00	7,958,932 00	25,012 59	9,157 72	7,414 00
51,710 39	11,093,157 00	10,522,919 00	16,501 10	14,436 94	12,855 02
28,079 62	3,137,894 00	2,892,019 00	13,014 34	3,400 94	3,814 95
38,055 10	7,446,039 00	6,555,623 00	13,029 31	5,253 53	4,003 53
28,357 27	2,400,552 00	2,506,883 00	7,513 00	1,534 31	2,977 03
305,048 81	5,132,105 00	5,501,068 00	19,868 18	7,635 28	7,739 28
$3,721,402 40	$180,898,137 00	$170,357,407 00	$408,487 38	$165,395 91	$161,503 56
$286,108 41	$4,251,904 70	$3,138,257 85	$227,926 05	$101,779 82	$101,779 82
13,743 66	1,006,704 00	845,953 50	30,308 55	11,047 79	11,047 79
369,076 45	6,907,666 00	6,787,651 00	*100,000 00	41,563 02	64,542 78
23,233 16	2,358,521 00	2,030,597 00	119,285 65	44,354 69	42,954 69
$692,161 68	$ 14,524,795 70	$12,802,459 35	$477,520 25	$198,745 32	$220,325 08
$83,290 04	$50,661,885 72	$39,587,997 24	$50,670 16	$10,110 11	$10,260 11
1,037,097 15	156,542,770 65	131,770,088 87	71,454 66	10,815 11	12,990 78
.....	22,564,917 67	.....	36,580 00	1,521 20	1,606 20
63,228 36	124,664,659 09	25,746,775 22	29,435 41	3,265 88	3,749 82
$1,183,615 55	$354,434,233 13	$197,104,861 33	$188,140 23	$25,712 30	$28,606 91

No. 2.

Total Expenditures.	Premiums Received.	All Other Receipts.	Total Income.	Risks Written or Renewed in 1898.
$75,485 62	$59,561 81	$21,073 45	$80,635 26	$10,414,226 00
33,874 30	18,398 27	16,676 04	35,074 31	2,909,022 00
96,226 90	45,494 66	31,724 75	77,219 44	5,777,244 00
45,099 79	6,875 59	124,104 38	130,979 97	2,029,889 00
297,571 86	269,171 78	32,995 21	302,166 99	49,080,164 00
156,222 00	127,551 04	84,352 32	211,903 36	20,612,478 00
58,877 24	52,327 29	26,015 27	78,342 56	9,503,746 00
55,862 57	44,095 32	11,637 07	55,732 39	6,028,631 00
101,916 89	60,240 43	14,291 13	74,531 56	10,855,179 00
36,448 02	22,308 58	7,704 60	30,013 18	3,492,444 00
79,486 27	55,578 50	9,168 88	64,747 38	8,779,678 00
13,203 50	6,899 00	6,560 59	13,459 59	1,378,563 00
38,750 18	19,587 36	24,401 17	43,988 53	2,900,493 00
$1,089,025 14	$788,089 63	$410,704 86	$1,198,794 52	$133,761,757 00

TABLE

COMPARATIVE STATISTICS OF MUTUAL FIRE INSURANCE

COMPANIES.	Premium Notes in Force.	Cash Assets.
Citizens, Cecil County	.....	$191 66
Farmers and Mechanics, Cecil County	.....	765 98
Farmers Mutual, Carroll County	$312,215 87	2,465 38
Frederick County, Frederick County	137,178 89	818 85
Grangers, Frederick County	522,454 76	2,189 27
Maryland Home, Baltimore	.....	15,810 76
Mutual Fire, Baltimore	540,787 40	92,943 69
Mutual Fire, Baltimore County	380,156 26	13,724 07
Mutual Fire, Calvert County	23,176 52	13,712 64
Mutual Fire, Carroll County	334,120 00	21,825 00
Mutual Fire, Cecil County	226,482 78	15,920 35
Mutual Fire, Frederick County	202,312 68	26,607 15
Mutual Fire, Harford County	643,521 45	13,284 40
Mutual Fire, Kent County	188,176 00	66,545 42
Mutual Fire, Montgomery County	1,882,402 95	49,172 78
Mutual Fire, Somerset and Worcester Counties	115,613 04	10,943 19
Mutual Fire, Washington County	40,419 17	119,077 09
Patapsco Mutual, Baltimore	284,304 25	47,096 47
Planters Mutual, Washington County	147,665 60	1,146 79
Total	$5,980,987 72	$514,240 94

No. 3.

COMPANIES OF MARYLAND, DECEMBER 31, 1898.

Liabilities.	Gross Income.	Expenditures.	Amount at Risk.	Premiums or Interest on Premium Notes and Assessments Received.	Losses Paid.
.....	$1,284 08	$1,097 42	$510,454 79	$284 08	$1,000 00
$700 00	9,124 18	8,358 20	2,959,929 17	574 55	5,808 75
470 44	12,801 25	13,836 79	3,807,588 00	261 30	7,158 27
.....	1,336 60	1,869 77	799,871 25	1,069 29	1,016 32
200 00	10,434 12	10,839 48	5,821,829 43	10,275 44	9,007 76
17,483 50	6,166 99	9,325 83	883,117 00	2,497 50	2,861 19
97 00	119,261 47	117,653 51	11,423,582 00	6,045 59	413 45
38,167 59	43,169 85	42,669 42	4,983,468 00	2,341 99	22,011 83
1,125 00	1,581 13	2,032 01	339,334 05	875 94	1,620 00
570 00	18,023 41	18,023 41	4,851,904 00	509 26	.....
2,048 69	13,883 33	11,789 54	2,741,959 00	13,785 45	8,884 07
4,831 97	4,746 80	6,979 76	1,371,988 00	3,014 96	4,387 19
17,419 01	31,903 99	27,855 53	9,202,762 34	31,598 96	22,452 42
.....	11,298 99	11,095 51	2,194,253 00	8,018 45	6,438 70
13,556 50	72,422 26	65,567 84	15,435,218 00	2,888 05	55,469 98
3,065 00	7,290 88	8,802 84	1,496,026 66	356 19	6,942 56
5,947 25	11,842 99	8,283 29	1,635,188 34	6,103 08	2,805 94
503 73	62,852 34	63,127 40	5,993,322 00	4,467 09	445 26
3,500 00	2,451 09	4,261 67	916,809 75	669 01	2,954 51
$109,685 68	$441,875 75	$433,469 12	$77,368,614 78	$95,636 18	$161,678 20

TABLE

COMPARATIVE STATISTICS OF FIRE AND MARINE INSURANCE

COMPANIES.	Capital.	Gross Assets.	Gross Liabilities, Including Capital.
Ætna, Connecticut	$4,000,000 00	$12,439,080 64	$7,614,848 53
Agricultural, New York	500,000 00	2,228,375 58	1,696,279 15
American, Massachusetts	300,000 00	626,501 05	449,493 39
American, New Jersey	600,000 00	3,169,688 27	1,184,815 81
American, New York	400,000 00	1,203,828 66	835,100 27
American, Pennsylvania	500,000 00	2,700,348 53	2,178,262 53
American Central, Missouri	600,000 00	1,837,711 27	1,351,839 47
Armenia, Pennsylvania	250,000 00	427,964 37	412,801 35
Assurance Company of America, New York	200,000 00	586,845 70	361,950 71
Boston, Massachusetts	1,000,000 00	3,093,138 99	1,660,035 81
Citizens, Missouri	200,000 00	711,992 36	456,623 90
Citizens, Pennsylvania	500,000 00	803,389 44	678,493 07
Colonial, New York	200,000 00	510,357 30	388,784 64
Commerce, New York	200,000 00	424,812 05	291,531 24
Connecticut, Connecticut	1,000,000 00	3,635,438 27	2,522,891 97
Continental, New York	1,000,000 00	8,957,260 89	5,478,026 01
Delaware, Pennsylvania	702,875 00	1,585,933 18	1,379,274 39
Eastern, New York	200,000 00	652,282 69	486,325 60
Equitable Fire and Marine, Rhode Island	300,000 00	738,083 68	538,501 01
Erie, New York	200,000 00	756,750 68	494,274 01
Fire Association, Pennsylvania	500,000 00	6,217,572 54	4,866,098 12
Firemens Fund, California	1,000,000 00	3,692,232 60	2,330,502 56
Franklin, Pennsylvania	400,000 00	3,177,729 63	2,027,579 95
Germania, New York	1,000,000 00	4,654,969 22	2,561,255 83
German Alliance, New York	400,000 00	868,539 75	590,808 85
German-American, New York	1,000,000 00	7,953,908 48	4,031,899 10
Glens Falls, New York	200,000 00	3,189,793 98	1,138,409 39
Globe, New York	200,000 00	547,807 65	493,914 88
Greenwich, New York	200,000 00	1,554,281 21	1,105,871 75
Hanover, New York	1,000,000 00	2,989,594 64	2,283,883 21
Hartford, Connecticut	1,250,000 00	10,895,430 53	6,436,519 86
Home, New York	3,000,000 00	11,967,001 56	7,533,346 88
Indemnity Fire, New York	200,000 00	312,638 21	214,918 80
Insurance Company of North America, Pa.	3,000,000 00	9,958,865 80	7,432,309 82
Insurance Company State of Pennsylvania	200,000 00	733,924 76	617,879 67
Lafayette, New York	200,000 00	323,376 67	266,912 72
Merchants, New Jersey	400,000 00	1,677,900 85	1,274,072 50
Merchants, Rhode Island	200,000 00	601,114 56	399,830 82
National, Connecticut	1,000,000 00	4,576,417 77	3,046,710 02
National Standard, New York	200,000 00	590,416 67	340,840 64

No. 4.

Companies of Other States, December 31, 1898.

Surplus.	Maryland Business—Fire Only.				General Agents.
	Amount Written.	Premium Received.	Losses Paid.	Losses Incurred.	
$4,824,232 11	$3,626,704 00	$31,054 35	$8,338 19	$5,187 87	Charles Kraft.
532,096 43	3,025,000 00	31,083 00	11,552 00	13,417 00	Fred. W. McComas.
177,007 66	554,088 00	5,180 21	3,677 97	1,857 97	Maury & Donnelly.
1,984,872 46	807,890 00	6,468 07	2,600 17	2,603 17	Luckett & Worthington.
368,728 39	1,312,619 00	11,266 11	6,873 28	7,450 70	Cunningham, Coale & Co.
522,086 00	2,809,330 00	28,557 24	18,816 23	20,409 73	E. J. Richardson & Sons.
485,871 80	271,218 00	3,021,89	156 84	156 84	Allmand & Gallagher.
15,163 02	207,000 00	2,358 73	935 22	1,000 00	R. Gordon Williams & Co.
224,894 99	1,267,977 00	6,526 53	4,431 75	5,931 75	J. Ramsay Barry.
1,433,103 18	3,255,944 00	35,665 83	25,644 67	25,042 76	J. H. Sirich.
255,368 46	594,167 00	6,860 06	3,761 68	3,246 68	E. B. DuVal & Co.
124,896 36	264,994 00	3,477 52	597 17	1,566 97	Sydney Ashbridge.
121,572 66	856,193 00	5,538 54	10,843 04	10,889 54	J. Ramsay Barry.
133,280 81	234,357 00	2,000 29	1,578 62	1,580 69	Thomas H. Manson.
1,112,546 30	1,322,200 00	11,454 83	9,697 05	9,169 19	Luckett & Worthington.
3,479,234 88	4,963,915 00	46,999 14	23,933 65	23,610 82	Benson M. Greene.
206,658 79	783,715 00	8,087 00	3,188 00	2,785 00	W. T. Shackelford.
165,957 09	965,576 00	9,540 46	4,812 82	5,815 32	E. J. Richardson & Sons.
199,582 67	694,415 00	6,302 12	2,649 87	1,390 87	Maury & Donnelly.
262,476 57	468,207 00	3,984 29	1,690 06	2,749 72	M. Warner Hewes & Son.
1,351,474 42	3,908,301 00	53,302 22	38,783 01	36,798 66	Luckett & Worthington.
1,361,730 04	1,301,878 29	11,158 24	3,064 01	3,183 01	S. W. T. Hopper & Sons.
1,150,149 78	577,197 51	5,511 89	6,721 63	3,013 86	W. T. Shackelford.
2,093,713 39	4,221,672 00	25,700 16	8,778 07	8,434 56	L'Allemand & Rolker.
277,730 90	1,130,985 00	10,756 24	6,437 31	9,637 31	M. Warner Hewes & Son.
3,922,009 38	3,494,401 00	35,784 68	11,470 66	14,875 66	Allmand & Gallagher.
2,051,384 59	1,244,755 00	9,991 17	7,195 05	4,377 00	Williams & Thompson.
53,892 77	685,945 00	7,959 43	22,183 53	23,383 53	W. T. Shackelford.
448,409 46	459,262 00	4,072 78	874 80	682 98	J. H. Katzenberger & Son
705,711 43	764,770 00	7,178 59	9,735 47	8,944 54	Baldwin & Frick.
4,458,910 67	4,185,141 00	45,178 96	32,574 16	28,993 15	Benson M. Greene.
4,433,654 68	5,222,788 00	51,026 18	51,514 58	49,714 73	Birckhead & Son.
97,719 41	117,650 00	774 42	.....	.....	M. Warner Hewes & Son.
2,526,555 98	5,106,111 00	71,368 34	40,264 83	39,825 63	Chas H. Reeves.
116,045 09	777,365 00	7,209 45	7,172 70	3,872 70	Howard T. Williams.
56,463 95	375,858 00	4,361 33	2,894 07	3,644 07	W. Stewart Polk.
403,828 35	1,568,629 73	11,254 90	2,601 22	1,391 22	Maury & Donnelly.
201,283 74	729,897 00	6,479 79	5,690 57	4,473 87	Maury & Donnelly.
1,529,707 75	1,150,576 00	10,711 87	2,934 17	1,677 61	S. W. T. Hopper & Sons.
249,576 03	873,499 00	4,872 34	4,158 84	4,158 44	J. Ramsay Barry.

TABLE No. 4—

COMPARATIVE STATISTICS OF FIRE AND FIRE MARINE INSURANCE

COMPANIES.	Capital.	Gross Assets.	Gross Liabilities, Including Capital
New Hampshire, New Hampshire	$1,000,000 00	$3,140,397 38	$2,179,572 04
Niagara, New York	500,000 00	2,749,655 32	1,977,878 53
North British and Mercantile, New York.	200,000 00	343,032 45	251,267 95
Northwestern National, Wisconsin	600,000 00	2,637,166 20	1,880,395 05
Orient, Connecticut	500,000 00	2,509,358 11	1,695,313 08
Pacific, New York	200,000 00	845,098 50	580,974 17
Pennsylvania, Pennsylvania	400,000 00	5,179,456 10	2,879,292 73
Phenix, New York	1,000,000 00	5,553,419 72	4,032,711 21
Phœnix, Connecticut	2,000,000 00	5,383,903 60	4,165,810 66
Providence, Washington, Rhode Island.	500,000 00	2,087,513 08	1,572,158 16
Queen, New York	500,000 00	4,283,335 55	1,959,360 59
Reading, Pennsylvania	250,000 00	817,726 82	527,394 10
Rochester German, New York	200,000 00	1,077,184 37	510,478 47
St. Paul Fire and Marine, Minnesota	500,000 00	2,509,831 26	1,709,757 92
Security, Connecticut	200,000 00	883,465 41	631,212 08
Springfield Fire&Marine, Massachusetts.	1,500,000 00	4,701,780 16	3,105,210 76
Spring Garden, Pennsylvania	400,000 00	1,568,521 96	1,416,764 88
Traders, Illinois	500,000 00	2,104,735 44	1,104,216 01
Traders, New York	200,000 00	460,976 99	394,214 46
Union, Pennsylvania	200,000 00	605,577 51	458,460 38
United Firemen, Pennsylvania	300,000 00	1,524,467 46	1,272,139 62
Washington Assurance, New York	200,000 00	368,556 60	322,530 58
Westchester, New York	300,000 00	2,613,657 03	1,479,136 64
Williamsburg City, New York	250,000 00	1,922,524 99	835,726 87
Total	$40,802,875 00	$179,424,642 78	$116,395,685 17
Mutual Fire Companies of Other States:			
Farmers, Pennsylvania	.....	$703,952 18	$378,754 26
Kent County, Delaware	.....	114,189 85	8,037 00
Millers and Manufacturers, Minnesota	.....	291,562 72	119,069 58
Total	.....	$1,109,704 75	$505,860 84

Concluded:

COMPANIES OF OTHER STATES, DECEMBER 31, 1898

Surplus	Maryland Business—Fire Only.				General Agents.
	Amount Written.	Premiums Received.	Losses Paid.	Losses Incurred.	
$960,825 34	$1,975,589 00	$14,134 96	$6,261 08	$6,171 22	M. Warner Hewes & Son.
771,776 79	909,598 00	9,889 08	2,160 80	2,185 80	E. B. DuVal & Co.
91,764 50	139,104 00	1,435 96	.....	1,000 00	M. O. Selden.
756,771 15	1,334,046 00	6,357 28	883 41	1,099 03	Frank C. Horigan.
814,045 03	2,151,445 00	24,568 97	18,347 92	21,303 50	Baldwin & Frick.
244,124 33	358,743 00	4,198 92	1,590 63	1,361 56	J. C. Deming, Jr.
2,300,163 37	4,793,700 00	50,851 82	40,166 23	33,907 00	E. J. Richardson & Sons.
1,520,708 51	4,167,290 00	37,467 53	23,865 09	24,020 09	Allmand & Gallagher.
1,218,092 94	2,267,986 00	25,063 84	19,300 56	19,197 45	E. J. Richardson & Sons.
515,354 92	2,270,217 00	19,641 86	22,725 93	21,901 55	Maury & Donnelly.
2,323,974 96	1,437,216 00	11,452 34	5,859 87	2,934 87	Williams & Thompson.
290,332 72	338,401 00	3,475 34	5,871 21	4,333 94	E. J. Richardson & Sons
566,705 90	529,768 00	5,123 28	813 64	863 64	E. B. DuVal & Co.
800,073 34	1,650,168 00	13,695 69	10,353 01	9,699 57	E. J. Richardson & Sons.
252,253 33	487,592 00	3,389 33	.....	.....	John H. Gildea, Jr.
1,596,569 40	1,093,096 00	10,201 71	4,136 72	1,833 83	Charles Kraft.
151,757 08	619,270 44	5,130 93	4,500 53	4,532 13	W. T. Shackelford.
1,000,519 43	859,416 00	6,635 72	2,876 22	3,376 22	J. H. Katzenberger & Son.
66,762 53	354,375 22	4,587 43	30,348 83	30,371 33	E. J. Richardson & Sons.
147,127 13	254,541 00	2,381 72	447 61	946 82	E. J. Richardson & Sons.
252,327 84	556,072 00	4,637 87	825 63	825 63	John H. Gildea, Jr.
46,026 02	90,487 00	850 31	4,298 52	4,298 52	Baldwin & Frick.
1,134,520 39	1,707,958 00	15,372 04	5,454 19	4,417 42	E G. Parker.
1,086,798 12	355,089 00	3,483 20	630 35	630 35	Allmand & Gallagher
$63,028,957 61	$96,883,358 19	$934,115 22	$622,544 24	$596,356 99	
$325,197 92	$1,843,618 00	$17,860 99	$9,211 94	$4,748 29	W. T. Shackelford
106,152 85	1,524,998 00	7,538 67	2,604 62	2,604 62	Risdin Plummer.
172,493 14	240,021 00	3,689 81	516 99	2,120 92	W. T. Shackelford.
$603,843 91	$3,608,637 00	$29,089 47	$12,333 55	$9,473 83	

TABLE

COMPARATIVE STATISTICS OF THE UNITED STATES BRANCHES OF FOREIGN

COMPANIES.	Gross Assets in United States.	Gross Liabilities in United States.
Aachen and Munich, Germany	$784,077 97	319,516 36
Atlas, London	1,021,805 42	488,963 67
Baloise, Switzerland	823,092 68	228,221 10
British America, Toronto	1,105,454 97	588,025 86
Caledonian, Edinburgh	1,879,268 10	990,489 07
Commercial Union, London	3,556,274 63	1,969,968 44
Hamburg-Bremen, Germany	1,487,228 69	757,151 06
Helvetia Swiss, Switzerland	833,409 85	240,986 88
Imperial, London	1,801,101 06	880,128 37
Lancashire, London	2,214,578 23	1,631,247 02
Law Union and Crown, London	647,040 69	143,966 11
Lion, London	847,538 12	445,828 07
Liverpool and London and Globe, Liverpool	9,358,400 10	4,533,102 50
London Assurance, London	2,375,795 45	1,000,863 06
London and Lancashire, London	2,747,239 45	1,617,920 95
Magdeburg, Germany	863,643 53	370,052 69
Manchester, England	1,680,458 59	1,096,286 98
Netherland, Holland	611,813 59	168,208 07
Northern, London	2,420,511 99	949,694 29
North British and Mercantile, London	4,067,382 36	2,016,786 27
North German, Germany	715,818 10	328,032 16
Norwich Union, Norwich	2,208,168 76	1,221,190 40
Palatine, England	2,521,633 46	1,571,345 89
Phœnix Assurance, London	3,001,266 09	1,642,208 73
Prussian National, Germany	752,051 58	398,267 61
Royal, Liverpool	6,614,708 72	4,300,582 19
Royal Exchange, England	1,040,305 23	404,026 39
Scottish Union and National, Scotland	3,837,822 90	1,851,582 41
Sun Insurance Office, London	2,523,381 95	1,447,745 23
Svea, Sweden	656,678 43	291,952 92
Thuringia, Germany	586,383 39	324,340 00
Union Assurance, England	1,391,692 05	597,993 72
Western Assurance, Toronto	1,365,425 42	731,218 81
Total	$68,341,451 55	$35,547,893 48

No. 5.

Fire and Marine Insurance Companies, December 31, 1898.

Amount Written in Maryland.	Maryland Business—Fire Only.			General Agents.
	Premiums Received.	Losses Paid.	Losses Incurred.	
$995,720 00	$11,056 49	$10,695 22	$3,031 66	Williams & Thompson.
893,220 00	9,617 69	10,780 05	10,780 05	S. W. T. Hopper & Sons.
1,039,483 00	9,058 98	511 18	3,337 49	Howard T. Williams.
1,400,194 00	18,188 82	9,487 20	8,735 11	Maury & Donnelly.
1,976,683 00	19,720 88	5,741 76	4,426 72	W. T. Shackelford.
2,897,807 00	28,291 87	15,218 80	12,088 80	Maury & Donnelly.
584,133 00	6,526 34	7,094 03	7,094 03	W. T. Shackelford.
681,092 00	4,418 67	177 04	177 04	Cunningham, Coale & Co.
1,375,000 00	10,561 68	7,420 30	1,875 30	Williams & Thompson.
1,942,891 00	15,286 79	6,376 54	6,931 54	Allmand & Gallagher.
355,791 00	4,272 17	6,308 57	6,281 17	E. J. Richardson & Sons.
234,300 00	2,689 47	2 34	2 34	Baldwin & Frick.
4,578,723 00	41,138 80	13,991 18	11,901 18	W. Stewart Polk.
2,081,964 00	11,515 98	6,105 28	5,500 28	Maury & Donnelly.
3,666,545 00	29,433 25	7,768 79	5,546 49	John P. Lauber.
896,557 00	10,945 34	1,319 36	5,952 36	Allmand & Gallagher.
1,347,418 00	13,052 56	3,936 42	1,433 42	E. B. DuVal & Co.
968,041 00	7,037 78	143 04	2,017 90	J. Ramsay Barry.
2,974,900 00	22,495 54	7,719 16	5,797 88	Williams & Thompson.
4,115,141 00	40,450 70	6,046 41	13,155 92	M. O. Selden.
651,016 00	6,424 39	623 98	623 98	Birckhead & Son.
3,975,944 00	33,650 64	9,706 58	9,014 21	M. Warner Hewes & Son.
1,701,614 00	16,503 61	4,579 61	4,579 61	Ashbridge & Co.
2,655,550 96	24,770 49	8,314 35	11,183 00	Luckett & Worthington.
685,042 00	4,916 92	3,962 60	3,893 81	E. J. Richardson & Sons.
10,202,769 00	89,262 91	57,360 25	61,669 46	Henry M. Warfield.
770,265 00	7,438 90	1,270 41	1,270 41	W. T. Shackelford.
1,297,769 00	14,230 10	14,796 06	12,877 88	Luckett & Worthington.
3,596,413 00	41,281 46	15,581 77	15,706 69	Maury & Donnelly.
659,800 00	4,621 04	2,449 59	4,949 59	J. Ramsay Barry.
511,141 00	4,866 78	2,719 68	1,973 96	J. Ramsay Barry.
1,129,915 00	13,644 60	16,362 83	16,317 28	S. W. T. Hopper & Sons.
5,431,502 00	33,460 36	23 740 51	21,785 88	Maury & Donnelly.
$68,274,343 96	$610,832 00	$288,310 89	$281,912 44	

TABLE No. 6.

MARINE INSURANCE BUSINESS IN THE STATE OF MARYLAND DURING THE YEAR 1898.

COMPANIES.	Amount Written	Premiums Received.	Losses Paid.	Losses Incurred.
Aetna, Connecticut	$281,400 00	$4,999 87	$525 03	$525 03
Boston, Massachusetts	2,684,627 00	31,083 62	20,923 30	19,513 38
British and Foreign Marine, Liverpool	1,930,512 00	7,778 37	14,740 24	12,424 22
Firemens' Fund, California	109,803 00	511 30	.....	.....
General Marine, Germany	4,472,720 00	9,318 19	1,152 23	1,152 23
Insurance Company of North America, Pennsylvania	2,464,408 00	43,922 95	21,091 70	22,000 00
London Assurance Corporation	875,663 00	7,229 82	4,017 50	4,542 50
Orient, Connecticut	.....	83 71	7,724 60	7,492 62
Providence-Washington, Rhode Island	709,850 00	7,893 05	2,938 75	4,238 75
Reliance, England	918,975 00	2,017 77	.....	.....
Thames and Mersey, England	2,311,129 00	10,138 83	1,467 48	1,467 48
Union Marine, London	1,443,232 00	13,282 55	154 56	154 56
Western Assurance, Toronto	2,110,206 00	24,906 57	13,560 01	16,710 01
Total	$20,312,925 00	$163,166 60	$88,295 60	$90,220 78

TABLE No. 7.

SHOWING THE ACCIDENT, EMPLOYERS' LIABILITY, FIDELITY, PLATE GLASS, STEAM BOILER, BURGLARY, SPRINKLER AND CREDIT INDEMNITY BUSINESS DONE IN MARYLAND IN 1898.

COMPANIES.	Amount Written.	Premiums Received.	Losses Paid.	Losses Incurred.
ACCIDENT INSURANCE:				
Ætna, Connecticut	$6,134,950 00	$14,454 78	$3,060 99	$7,910 99
Central Accident, Pennsylvania	1,762,629 00	4,287 88	1,153 92	1,153 92
Employers' Liability, England	1,894,450 00	8,419 78	1,464 74	2,442 95
Fidelity and Casualty, New York	2,199,000 00	4,825 12	4,825 12	1,464 74
Frankfort Marine, Accident and P. Glass	72,500 00	217 92	491 50	491 50
Great Eastern Cas. and Ind., New York	2,228,000 00	1,695 63	403 92	403 92
Maryland Casualty, Maryland	2,329,600 00	6,927 74	556 78	556 78
Preferred Accident, New York	6,393,000 00	10,032 00	7,234 59	7,335 84
Standard Life and Accident, Michigan	3,111,950 00	8,747 95	2,626 74	2,626 74
Travelers, Connecticut	3,848,500 00	11,546 01	2,540 68	4,340 68
Union Casualty and Surety, Missouri	344,750 00	1,287 63	249 86	249 76
United States Casualty, New York	6,599,000 00	8,904 47	3,010 08	3,010 08
Total	$36,918,329 00	$81,346 91	$25,196 75	$31,988 00
EMPLOYERS' LIABILITY INSURANCE:				
Employers' Liability, England	$2,310,077 00	$10,267 01	$5,305 65	$7,470 65
Fidelity and Casualty, New York	1,080,000 00	8,087 03	4,259 82	4,259 82
Frankfort Marine, Accident and P. Glass	530,000 00	1,737 36	308 17	383 17
Maryland Casualty, Maryland	1,978,500 00	25,494 72	617 17	617 17
Standard Life and Accident, Michigan	2,570,000 00	16,939 71	11,719 74	11,719 74
Travelers, Connecticut	230,000 00	1,169 95	927 50	927 50
Union Casualty and Surety, Missouri	325,500 00	9,603 88	7,945 06	7,945 06
United States Casualty, New York	405,000 00	1,719 14	3,975 43	754 74
Total	$9,429,077 00	$75,018 80	$35,058 54	$34,077 88
FIDELITY INSURANCE:				
American Bonding and Trust, Maryland	$12,815,435 99	$50,670 16	$10,110 11	$10,260 11
American Surety, New York	275,000 00	1,248 67	.....	.....
Employers' Liability, England	78,750 00	350 00	835 25	335 23
Fidelity and Casualty, New York	99,500 00	620 50	.....	.....
Fidelity and Deposit, Maryland	13,809,812 00	71,454 66	10,815 18	12,990 78
Guarantee Co. of North America, Canada	544,000 00	1,696 75	.....	.....
National Surety, New York	75,300 00	352 90	236 60	.....
U. S. Fidelity and Guaranty, Maryland	8,159,188 30	29,435 41	3,265 88	3,749 82
Total	$35,856,986 29	$155,828 15	$25,263 02	$27,335 94
CREDIT INDENMNITY INSURANCE:				
American Credit Indemnity, New York	$133,000 00	$5,123 33	$2,266 74	$2,266 74
Ocean Accident and Guar. Corp'n, Eng.	83,000 00	4,650 00	.....	.....
Total	$216,000 00	$9,773 33	$2,266 74	$2,266 74
PLATE GLASS INSURANCE:				
Central Accident, Pennsylvania	.....	$556 64	$200 37	$200 37
Fidelity and Casualty, New York	142,341 20	2,577 88	868 38	868 38
Frankfort Marine, Accident and P. Glass	30,569 86	458 01	40 50	40 50
Lloyds Plate Glass, New York	47,832 67	811 45	258 50	260 15
Maryland Casualty, Maryland	19,925 31	1,216 38	347 25	432 25
Metropolitan Plate Glass, New York	59,156 53	1,467 41	577 01	577 01
New York Plate Glass, New York	81,524 49	1,061 77	417 79	417 79
Union Casualty and Surety, Missouri	49,966 00	1,161 27	785 06	785 06
Total	$431,316 06	$9,310 81	$3,494 86	$3,581 51
STEAM BOILER INSURANCE:				
Fidelity and Casualty, New York	$1,184,250 00	$2,070 13	$339 90	$339 99
Hartford Steam Boiler, Connecticut	2,592,450 00	Insp. 5,042 47 Ins. 11,765 76	583 57	583 57
Maryland Casualty, Maryland	648,500 00	2,821 16	.....	.....
Union Casualty and Surety, Missouri	65,500 00	444 94	.....	.....
United States Casualty, New York	151,000 00	929 17	.....	.....
Total	$4,641,700 00	$23,073 63	$923 56	$923 56
BURGLARY INSURANCE:				
Fidelity and Casualty, New York	$51,875 00	$487,72	.....	.....
Total	$51,875 00	$487 72	.....	.....
SPRINKLER INSURANCE:				
Maryland Casualty, Maryland	$12,000 00	$120 00	.....	.....
United States Casualty, New York	5,000 00	63 25	$4 63	$4 63
Total	$17,000 00	$183 25	$4 63	$4 63

TABLE

COMPARATIVE STATISTICS OF MISCELLANEOUS INSURANCE COMPANIES,

COMPANIES.	Capital.	Assets.	Liabilities.
Ætna, Connecticut	$1,750,000 00	$50,252,329 53	$42,981,968 79
American Bonding and Trust, Baltimore	500,000 00	709,447 44	131,033 05
American Credit Indemnity Company, New York	200,000 00	434,138 88	128,889 16
American Surety, New York	2,500,000 00	5,024,334 47	740,281 51
Central Accident Company, Pittsburg	100,000 00	261,898 47	58,452 18
Employers' Liability Company, England	.....	1,112,416 16	721,193 58
Fidelity and Casualty Company, New York	250,000 00	3,067,425 90	2,205,312 21
Fidelity and Deposit Company, Maryland	1,000,000 00	2,596,936 29	462,797 61
Frankfort Marine, Accident and Plate Glass	.....	584,735 13	351,006 73
Great Eastern Casualty and Indemnity, New York	125,000 00	164,366 29	30,665 33
Guarantee Company of North America, Canada	.....	659,829 40	146,303 26
Hartford Steam Boiler and Inspection Company	500,000 00	2,379,081 57	1,328,744 59
Lloyds Plate Glass, New York	250,000 00	665,911 46	212,688 32
Maryland Casualty, Maryland	500,000 00	882,958 78	140,720 42
Metropolitan Plate Glass, New York	100,000 00	547,002 99	139,120 81
National Surety, New York	500,000 00	1,389,456 15	296,710 95
New York Plate Glass, New York	100,000 00	387,768 06	117,574 85
Ocean Accident and Guarantee Corporation, England	.....	633,253 21	78,004 76
Preferred Accident, New York	100,000 00	696,517 49	321,012 18
Standard Life and Accident, Michigan	200,000 00	769,202 99	473,158 44
Travelers, Connecticut	1,000,000 00	4,501,588 98	2,044,059 09
Union Casualty and Surety, Missouri	250,000 00	705,742 16	385,422 13
United States Casualty, New York	300,000 00	890,165 27	435,165 27
United States Fidelity and Guaranty, Maryland	1,000,000 00	1,399,829 52	198,680 73
Total	$11,225,000 00	$80,718,336 59	$54,128,565 95

No. 8.

ACCIDENT, FIDELITY, PLATE GLASS, ETC., TO DECEMBER 31, 1898.

Income.	Expenditures.	Maryland Business.			
		Risks Written.	Premiums Received.	Losses Paid	Losses Incurred.
$672,979 36	$542,174 10	$6,134,950 00	$14,454 78	$3,060 99	$7,910 99
219,238 27	204,974 98	12,815,435 99	50,670 16	10,110 11	10,260 11
238,428 90	215,835 63	133,000 90	5,123 33	2,266 74	2,266 74
1,432,090 57	1,288,526 68	275,000 00	1,248 67	.....	.....
134,119 15	122,302 93	1,762,629 00	4,844 52	1,354 29	1,354 29
1,178,330 84	1,129,251 18	4,288,277 00	19,036 79	8,543 83	10,248 83
3,356,279 42	3,100,252 16	4,756,966 20	18,668 38	6,932 93	6,932 93
975,633 50	826,983 61	13,809,812 00	71,454 66	10,815 11	12,990 78
601,069 77	448,811 64	633,069 86	2,413 29	840 17	915 17
85,031 07	78,221 09	2,228,000 00	1,695 63	403 92	403 92
161,810 12	144,523 15	544,000 00	1,696 73	.....	.....
1,039,996 74	891,393 65	2,592,450 00	Insp. 5,042 47 Ins. 11,765 76	583 57	583 57
452,913 06	461,631 46	47,832 67	811 45	258 80	260 15
884,699 04	110,601 44	4,988,521 31	36,580 00	1,521 20	1,606 20
277,065 86	288,128 94	59,156 53	1,467 41	577 01	577 01
471,812 05	314,395 82	75,300 00	352 00	236 60	.....
221,382 84	212,151 69	81,524 49	1,061 77	417 79	417 79
174,745 45	89,550 90	83,000 00	4,650 00	.....	.....
840,193 34	744,536 58	6,393,000 00	10,032 00	7,234 59	7,335 84
1,018,122 67	1,011,612 52	5,681,950 00	25,687 66	14,346 48	14,346 48
3,188,664 18	2,702,856 86	4,078,500 00	12,715 96	3,468 18	5,268 18
845,794 05	840,024 22	785,716 00	12,497 72	8,979 98	8,979 98
737,231 67	609,646 04	7,160,000 00	11,616 03	6,990 14	3,769 45
571,696 20	353,455 91	8,159,188 30	29,435 41	3,265 88	3,749 82
$19,779,328 12	$16,731,843 18	$87,562,279 35	$355,022 58	$92,208 31	$100,178 23

TABLE

COMPARATIVE STATISTICS OF LIFE INSURANCE COM-

COMPANIES.	Assets.	Liabilities
Aetna, Connecticut	$50,252,329 53	$42,371,531 79
American Union, New York	567,554 23	304,033 03
Berkshire, Massachusetts	8,744,906 54	7,895,017 65
Connecticut Mutual, Connecticut	64,187,755 06	56,665,845 20
Covenant Mutual, Missouri	507,721 28	431,470 34
Equitable Life Assurance Society, New York	258,369,298 54	201,040,287 27
Germania, New York	25,211,910 15	22,272,638 85
Hartford, Connecticut	2,826,623 61	1,984,285 72
Home, New York	10,630,970 33	9,406,182 85
John Hancock Mutual, Massachusetts	12,533,884 62	11,155,519 53
Manhattan, New York	15,523,898 14	13,985,816 74
Massachusetts Mutual, Massachusetts	22,035,448 27	20,066,804 11
Metropolitan, New York	43,522,429 81	35,815,301 70
Michigan Mutual, Michigan	5,909,653 73	5,497,207 45
Mutual, New York	277,517,325 36	233,058,640 68
Mutual Benefit, New Jersey	67,119,171 36	61,701,677 69
National, Vermont	16,540,493 11	14,215,943 80
New England Mutual, Massachusetts	28,109,073 59	25,825,376 98
New York, New York	216,715,328 27	178,068,632 47
Northwestern Mutual, Wisconsin	115,454,353 87	109,084,214 64
Pacific Mutual, California	3,476,334 35	3,117,398 00
Penn Mutual, Pennsylvania	35,565,222 96	30,942,533 74
Phœnix Mutual, Connecticut	11,660,627 37	10,992,642 00
Provident Life and Trust, Pennsylvania	37,395,017 01	32,156,969 21
Provident Savings Life Assurance, New York	2,877,590 98	2,156,660 07
Prudential Insurance Company of America, New Jersey	28,940,823 03	22,998,301 66
Security Trust and Life, Pennsylvania	1,092,920 36	362,123 00
State Mutual Life Assurance, Massachusetts	14,735,177 66	13,245,410 00
Travelers, Connecticut	20,637,017 30	19,054,406 91
Union Central, Ohio	21,048,198 30	18,094,246 19
Union Mutual, Maine	7,544,227 02	6,965,846 29
United States, New York	7,916,609 18	7,093,216 17
Washington, New York	15,082,226 21	14,432,044 48
Total	$1,450,252,121 13	$1,232,458,226 21
Foreign Life Companies:		
Sun Life, Canada	$8,231,438 81	$7,863,922 53

No. 9.

PANIES OF OTHER STATES, DECEMBER 31, 1998.

Surplus.	Total Number of Policies in Force.	Total Amount in Force.	General Agents in Maryland.
$7,880,797 74	94,327	$157,392,932 00	Meiggs & Heisse.
263,521 20	6,446	16,055,320 02	J. Herman Ireland & Co.
849,888 89	18,398	47,305,857 00	Monroe Snell.
7,521,909 86	66,862	158,078,850 00	Frank C. Nicodemus.
76,250 94	3,901	8,713,256 00	Wm V. Harper.
57,329,011 27	323,775	987,157,134 00	Joseph Bowes.
2,939,271 30	46,233	76,710,539 00	Herman Wenzing.
842,337 89	42,464	85,774,005 00	R. B. Parrott.
1,224,787 48	24,275	45,574,381 00	Clement W. Huske.
1,378,365 09	Ind. 956,382 Ord. 20,755	124,923,200 00 42,215,144 00	Ernest J. Clark.
1,538,081 40	25,468	57,166,444 81	David S. Hendrick.
1,968,644 16	47,768	115,678,483 00	F. S. Biggs.
7,707,128 11	Ind. 4,317,274 Ord. 82,511	591,427,272 00 74,780,578 00	Frank Moxey, Edward P. Worthington, Fred. Shaw, Adam Schussler, Horatio France, Arthur Saxon, Henry J. Bloemecke.
412,446 28	15,822	29,578,939 57	W. M. Conway & Co.
44,458,684 68	359,758	970,496,975 00	O. F. Bresee, Herbert N. Fell, Eastern Shore, Md.
5,417,493 67	97,884	244,575,582 00	Henry P. Goddard.
2,324,549 31	39,091	80,656,558 00	M. H. Goodrich. Philip Barnet, Jr.
2,283,696 61	40,466	110,281,154 00	Frederick A. Savage.
38,646,695 80	373,934	944,021,120 00	G. I. Richardson. W. H. Gibson.
6,370,139 23	196,022	457,712,738 00	Llewellyn Miller.
358,936 35	Ind. 39,714 Acc. 9,076	7,577,768 00 18,522,754 00	C. D. Spalding.
4,622,689 22	65,978	165,524,302 00	Frank Markoe.
667,985 37	31,592	51,170,782 00	Hopkins & Kimberly.
5,238,047 80	40,523	122,735,550 00	Walker & Taylor.
720,930 91	29,664	92,592,137 00	Henry T. Bartow.
5,942,521 37	Ind. 2,924,526 Ord. 71,927	333,992,200 00 80,554,853 00	W. H. Riley, Gilbert R. Walter, John Mayer, Arthur W. Hindle, J. W. St. Clair.
730,797 36	4,444	10,649,755 00	James C. Gittings.
1,489,767 66	25,019	69,517,218 00	George C. Gantz. Edward L. Gernand.
1,582,610 39	36,792	97,352,821 00	Scott & McCurley.
2,953,952 11	66,119	120,573,677 00	John A. Herndon.
578,380 73	26,662	42,222,364 02	Robert V. Hall.
823,393 01	17,709	38,150,896 00	W. W. McIntire.
650,181 73	27,035	52,311,363 00	L. H. Baldwin.
$217,793,894 92	10,616,416	$6,729,724,902 42	
$367,516 28	46,853	$49,693,405 00	J. H. Foster.

TABLE

TABULAR STATEMENT OF THE LIFE INSURANCE BUSINESS

Companies.	Policies Issued in 1898. No.	Policies Issued in 1898. Amount.
Aetna, Connecticut	419	$897,042 00
American Union, New York	95	404,400 00
Baltimore Mutual Aid Society, Maryland Industrial	33,320	1,735,849 75
Berkshire, Massachusetts	*57	*145,500 00
Connecticut Mutual, Connecticut	34	192,000 00
Covenant Mutual, Missouri	.....	.....
Equitable, New York	466	1,628,363 00
Germania, New York	14	39,000 00
Hartford, Connecticut	16	52,000 00
Home, New York	70	153,037 00
Immediate Benefit, Baltimore, Industrial	1,389	66,856 00
John Hancock Mutual, Industrial	8,386	996,137 00
John Hancock Mutual, Ordinary	68	207,500 00
Manhattan, New York	16	51,301 00
Maryland Life, Maryland	130	293,735 00
Massachusetts Mutual, Massachusetts	169	356,500 00
Metropolitan, New York, Industrial	41,854	5,893,321 00
Metropolitan, New York, Ordinary	1,212	972,611 00
Michigan Mutual, Michigan	29	82,066 77
Mutual Benefit, New Jersey	212	513,916 00
Mutual Life, Maryland, Industrial	17,297	1,461,860 00
Mutual Life, New York	940	1,042,000 00
National, Vermont	68	140,929 61
New England Mutual, Massachusetts	280	736,819 00
New York, New York	486	1,511,354 00
Northwestern Mutual, Wisconsin	*379	*1,413,140 00
Pacific Mutual, California, Industrial	19	36,500 00
Penn Mutual, Pennsylvania	121	320,500 00
Phœnix Mutual, Connecticut	24	44,190 00
Provident Life and Trust, Pennsylvania	268	805,423 00
Provident Savings, New York	16	82,000 00
Prudential, New Jersey Industrial	29,733	3,087,677 00
Prudential, New Jersey Ordinary	563	570,442 00
Security Mutual, New York	39	80,000 00
Security Trust and Life, Pennsylvania	110	273,850 00
State Mutual, Massachusetts	175	429,901 00
Sun, Canada	149	36,604 50
Travelers, Connecticut	66	290,281 00
Union Central, Ohio	188	400,900 00
Union Mutual, Maine	83	96,197 79
United States, New York	41	102,885 00
Washington, New York	91	254,075 00
Total	139,092	$27,898,664 42

*Approximate. †About.

No. 10.

IN THE STATE OF MARYLAND IN THE YEAR 1898.

Policies Ceased in 1898.		Policies in Force in 1898.		Premiums Received in 1898.		Payments in 1898.
No.	Amount.	No.	Amount.	In Cash.	By Notes and Dividends.	Death Claims.
158	$325,959 00	2,302	$4,700,093 00	$205,855 11	$301 19	$76,147 97
50	158,260 00	171	634,435 00	12,544 28	.....	7,500 00
30,532	1,494,125 00	39,542	1,831,395 23	227,926 05	.....	101,779 82
*31	*97,800 00	*299	*910,950 00	33,135 46	.....	27,740 00
46	190,409 00	981	3,260,561 00	78,635 36	.....	139,201 00
3	4,500 00	3	12,000 00	413 12	.....	.....
396	1,653,833 00	3,024	10,512,344 00	398,633 84	.....	164,156 00
19	39,039 00	336	758,006 00	Life 26,670 37	.....	.....
				Ind. 2,050 63	.....	24,724 25
20	69,000 00	213	675,000 00	19,171 62	.....	18,000 00
45	164,032 00	119	302,312 00	11,162 90	27 10	17,841 00
1,363	39,789 50	3,807	190,315 00	30,308 50	.....	11,047 79
6,577	749,039 00	20,794	2,507,107 00	96,146 18	112 00	18,000 25
33	93,681 00	247	596,738 00			7,270 00
33	77,800 00	230	518,694 00	15,171 91	.....	20,000 00
78	229,456 00	*1,187	*2,989,072 00	†100,000 00	.....	41,563 02
72	168,965 00	507	1,462,248 00	49,136 22	2,677 27	18,500 00
33,182	5,574,980 00	196,749	25,307,732 00	802,540 88	.....	255,225 57
555	427,003 00	1,934	1,749,151 00	54,605 25	.....	12,168 75
28	58,668 22	239	559,545 67	19,849 89	2,390 17	.....
130	341,471 00	1,411	4,089,368 00	98,609 89	.....	161,363 00
13,685	1,133,936 00	23,042	2,358,521 00	119,285 65	.....	44,354 69
320	658,000 00	5,868	18,648,600 00	395,536 11	.....	217,305 00
38	107,980 00	344	884,614 15	31,590 74	4,501 63	9,950 00
84	218,132 00	825	2,428,209 00	64,332 52	18,975 00	34,070 00
185	706,783 00	2,740	8,267,493 00	299,548 97	.....	246,068 90
*63	*244,565 00	*2,185	*7,567,057 00	280,421 91	684 42	87,396 00
6	17,000 00	23	44,954,00	1,036 80	.....	1,000 00
91	192,300 00	1,015	2,935,325 00	100,918 59	4,759 65	61,772 00
23	76,500 00	163	352,044 00	11,858 07	1,147 66	40,534 00
107	404,656 00	2,327	8,574,826 00	307,696 89	.....	76,299 00
31	102,000 00	49	221,000 00	7,058 12	49 93	3,000, 00
21,949	2,268,665 00	71,904	7,322,537 00	300,849 78	.....	96,754 80
280	241,227 00	678	686,136 00	19,727 36	120 96	3,000 00
12	28,500 00	31	61,500 00	1,717 48	.....	.....
48	118,350 00	113	290,085 00	10,888 95	313 70	.....
70	204,687 00	738	2,074,595 00	64,121 67	6,542 00	49,170 72
70	47,985 00	103	55,959 50	2,003 34	.....	.....
29	55,270 00	283	909,718 00	17,273 50	.....	10,383 67
92	275,500 00	379	954,572 00	27,540 77	.....	14,500 00
28	43,721 74	239	382,821 43	10,307 67	64 00	5,717 16
56	140,010 00	548	1,099,840 00	31,367 32	.....	19,320 00
100	274,415 00	328	735,626 00	26,269 19	.....	24,927 00
110,718	$19,518,042 46	388,020	$130,423,098 98	$4,414,918 86	$42,666 68	$2,167,751 36

TABLE

STATISTICS OF CO-OPERATIVE ASSESSMENT ASSOCIATIONS

ASSOCIATIONS.	Gross Assets.	Gross Liabilities.	Total Income.
Life Associations of Maryland:			
Eureka Mutual Aid Society, Maryland...	$21,359 13	.....	$55,409 87
Home Friendly Society, Maryland.....	59,676 12	$1,000 00	174,084 90
Total.....	$81,035 25	$1,000 00	$229,494 77
Life Associations of Other States:			
Bankers Life Insurance Company, New York.....	$260,878 37	$19,747 74	$315,717 38
Fidelity Mutual Life Assurance, Pennsylvania.....	2,428,932 38	968,504 75	1,894,251 21
Jewelers and Tradesmen, New York.....	26,448 59	37,048 83	80,876 89
Mutual Reserve Fund Life Assurance, New York.....	3,755,499 78	2,003,241 71	6,134,327 27
Northwestern Life Assurance Company, Illinois.....	1,185,190 25	565,381 62	2,247,326 55
Western Mutual Life, Illinois.....	151,389 69	96,399 32	44,166 88
Total	$7,808,339 06	$3,690,323 97	$11,116,666 18

No. 11.

Doing Business in Maryland to December 31, 1898.

Total Expenditures.	No. of Certificates in Force in the U. S.	Amount in Force.	Maryland Business.			
			No. of Certificates in Force.	Amount in Force.	Receipts.	Claims Paid.
$50,323 35	10,893	$388,733 80	10,893	$388,733 80	$52,645 83	$15,013 13
167,663 98	36,582	2,697,990 00	22,407	1,603,590 00	100,365 46	45,260 08
$217,987 33	47,475	$3,086,723 80	33,300	$1,992,323 80	$153,011 29	$60,273 21
$276,232 23	4,278	$12,235,549 00	76	$255,500 00	$6,434 64	.....
1,591,069 59	33,268	75,045,844 00	471	1,093,539 00	31,679 23	$18,500 00
79,397 97	1,608	3,015,000 00	158	203,000 00	2,994 50	1,625 00
6,375,939 30	102,379	269,169,321 00	1,702	5,766,850 00	133,156 91	129,500 00
2,356,867 56	20 431	54,828,400 00	622	2,512,500 00	95,209 62	58,500 00
398,926 32	4,283	13,257,404 97	32	103,500 00	3,359 37	.....
$11,078,432 97	166,247	$427,551,518 97	3,061	$934,889 00	$272,834 27	$208,125 00

TABLE

STATISTICS OF FRATERNAL BENEFICIAL ASSOCIATIONS

Associations.	Gross Assets.	Gross Liabilities.
American Guild, Virginia	$130,406 56	.....
American Legion of Honor, Massachusetts	882,029 92	$215,500 00
Ancient Order United Workmen, Maryland	.....	.....
Catholic Benevolent Legion, New York	5,699 12	229,880 84
Catholic Womens Benevolent Legion, New York	20,164 66	8,061 73
Endowment Rank, Knights of Pythias, Illinois	565,675 18	300,414 24
Family Protection Union, Massachusetts	1,497 01	434 80
Fraternal Legion, Maryland	4,124 53	22,000 00
Fraternities Accident Order, Pennsylvania	8,274 61	5,000 00
Fraternal Mystic Circle, Pennsylvania	129,747 10	46,490 37
German Beneficial Union, Pennsylvania	145,078 02	.....
Golden Chain, Maryland	3,909 09	.....
Home Circle, Massachusetts	53,553 51	36,765 20
Home Forum Benefit Order, Illinois	121,432 94	139,700 00
Improved Order Heptasophs, Maryland	89,194 55	40,000 00
Iron Hall, Maryland	217,235 04	4,160 33
Knights of Columbus, Connecticut	254,274 47	40,133 65
Knights of Golden Eagle, Pennsylvania	9,725 46	16,500 00
Knights of Honor, New Jersey	118,703 90	89,933 35
Legion of Red Cross, Delaware	6,314 52	5,144 63
Loyal Protective Association, Boston	15,932 24	2,720 00
Maryland Beneficial Union, Baltimore	546 60	.....
National Union, Ohio	300,414 93	151,000 00
Order of Columbus, Maryland	3,764 22	3,250 00
Royal Arcanum, Maryland	1,665,436 42	851,318 02
Shield of Honor, Maryland	15,105 05	.....
Woodmen of the World, Nebraska	266,525 66	249,800 00
Total	$5,124,775 31	$2,458,207 16

No. 12.

OF THIS AND OTHER STATES, DECEMBER 31, 1898.

Total Income.	Total Expenditures.	No. of Certificates in Force in the U. S.	Amount in Force.	Maryland Business	
				No. of Certificates in Force.	Amount in Force.
$126,749 92	$172,727 37	3,911	$4,799,000 00	113	$147,500 00
1,768,547 42	1,735,103 03	19,119	44,023,500 00	478	1,389,500 00
93,558 93	93,593 68	3,078	6,029,000 00	3,078	6,029,000 00
1,192,446 72	1,192,622 51	47,430	75,537,000 00	5,537	8,322,500 00
42,143 80	32,731 56	7,190	5,376,250 00	559	324,500 00
1,302,645 92	1,282,430 48	54,771	100,527 500 00	245	267,000 00
7,110 30	7,145 70	933	957,000,000 00	81	65,000 00
36,073 99	32,729 05	1,976	2,414,000 00	515	670,250 00
20,961 73	17,762 93	3,662	12,637,000 00	128	378,000 00
224,134 08	228,201 26	11,687	20,700,000 00	290	677,000 00
77,452 05	35,918 57	4,647	3,278,500 00	517	324,500 00
220,552 60	219,262 56	4,227	9,940,000 00	2,665	5,513,000 00
169,133 41	139,540 56	6,217	11,786,000 00	243	246,500 00
579,873 79	565,220 29	48,812	74,398,225 00	593	843,000 00
801,395 24	814,337 99	43,707	76,697,000 00	13,634	18,721,000 00
212,815 88	212,078 90	4,192	2,919,000 00	67	55,600 00
267,180 84	172,231 35	22,004	22,305,000 00	92	92,000 00
36,871 26	36,601 34	1,938	1,866,750 00	446	411,500 00
3,997,741 29	3,988,056 12	82,256	146,703,000 00	766	1,442,000 00
44,789 37	44,019 31	4,015	3,930,500 00	567	534,500 00
57,082 91	50,718 01	5,111	1,022,200 00	75	15,000 00
708 88	162 28	64	133,000 00	64	133,000 00
1,321,688 20	1,215,560 99	47,002	131,199,000 00	1,053	2,805,000 00
9,363 06	8,800 05	1,115	1,504,500 00	238	311,500 00
5,888,182 46	5,424,911 17	189,184	537,819,000 00	5,536	15,889,500 00
129,620 58	124,368 76	9,588	9,442,750 00	5,267	5,185,000 00
1,112,616 69	1,039,666 64	88,481	159,922,600 00	51	91,600 00
$19,741,441 32	$18,886,532 46	716,117	$2,423,910,275 00	42,898	$70,884,450 00

AMERICAN BONDING AND TRUST COMPANY OF BALTIMORE, MD.

JAMES BOND, *President*, SAMUEL H. SHRIVER, *Sec'y and Treas.*

BALTIMORE, MD., June 28, 1898.

To the Honorable F. Albert Kurtz,
Insurance Commissioner,
Annapolis, Md.

SIR:—Acting under your appointment of June 13, 1898, I beg to state that I have completed an examination of the American Bonding and Trust Company of Baltimore, Md. The examination gives the condition of the Company to date of June 1, 1898, and shows the condition of the Company on that date to be as follows:

ASSETS.

Real Estate		$22,000 00
Mortgages		6,511 05
Baltimore City Stock	$283,637 37	
Richmond, Va. Stock	25,750 00	
Cumberland, Md. Stock	9,090 00	
United States Bonds	179,150 00	
Manchester, Va. Bonds	2,050 00	
Snow Hill, Md. Bonds	20,700 00	
Norfolk Co., Va. Bonds	26,517 12	
Randolph-Macon Bonds	20,000 00	
Ohio & Mississippi Bonds	10,550 00	
		577,444 49
Cash in office and in bank		14,356 75
Accounts receivable		2,501 27
Interest due and accrued		19,761 65
Premiums in course of collection		37,582 69
Total assets		$680,157 90

LIABILITIES.

Reinsurance reserve	$85,620 30	
Agents' credit balances	364 41	
Collateral deposits	3,703 54	
		89,688 25
Surplus as regards policyholders		$590,469 65
Furniture and fixtures		6,000 00
		$596,469 65
Capital stock paid in		500,000 00
Surplus as regards stockholders		$96,469 65

Respectfully submitted,

(Signed,) FRANK BLACKLOCK, *Examiner.*

FIDELITY AND DEPOSIT INSURANCE COMPANY OF MARYLAND.

EDWIN WARFIELD, *President.* HERMAN E. BOSLER, *Secretary.*

BALTIMORE, July 21, 1898.

To the Honorable F. Albert Kurtz,
Insurance Commissioner,
Annapolis, Md.

SIR:—Acting under your appointment of June 20, 1898, I beg to state I have completed an examination of the Fidelity and Deposit Insurance Company of Maryland. The examination gives the condition of the Company to date of July 1, 1898, and shows the condition of the Company on that date to be as follows:

ASSETS.

Real estate, Fidelity Building		$600,000 00
Baltimore City Stock	$579,260 00	
New York City Gold Dock Bonds	218,000 00	
State of Maryland Bonds	105,000 00	
State of Georgia Bonds	139,750 00	
State of Tennessee Bonds	26,400 00	
City of Buffalo, N. Y. Bonds	51,500 00	
City of Westminster, Md. Bonds	25,000 00	
City of Frederick, Md. Bonds	41,110 00	
City of Petersburg, Va. Bonds	26,500 00	
City of Richmond, Va. Bonds	25,000 00	
Lucas Co., Ohio Courthouse Bonds	30,000 00	
Baltimore Traction Co. Bonds, N. B. D.	115,000 00	
City and Suburban Railway Co. Bonds	54,240 00	
Virginia Midland Railroad Co. Bonds	47,420 00	
Charlotte, Columbia & Augusta R. R. Co. Bonds	26,750 00	
Petersburg Railroad Co. Bonds, Class B	11,400 00	
Georgia Pacific Railroad Co. Bonds	12,980 00	
Raleigh & Gaston Railroad Co. Bonds	30,000 00	
Wilmington & Weldon R.R. Co. Bonds	58,000 00	
Ohio & Mississippi Railroad Co. Bonds	52,500 00	
		1,675,810 00
Premiums in course of collection, less com		142,272 29
Cash in office and in banks		152,347 69
Total assets		$2,570,429 98

LIABILITIES.

Reinsurance reserve	$478,816 70	
Claims adjusted	956 62	
Claims in process of adjustment	11,030 67	
Claims reported, proof not filed	18,333 07	
		509,137 06
Surplus as regards policyholders		2,061,292 92
Capital stock paid in		1,000,000 00
Surplus as regards stockholders		$1,061,292 92

Respectfully submitted,

(Signed,) FRANK BLACKLOCK, *Examiner.*

UNITED STATES FIDELITY & GUARANTY CO. OF BALTIMORE, MD.

JOHN R. BLAND, *President.* GEORGE R. CALLIS, *Secretary.*

BALTIMORE, MD., August 6, 1898.

To the Honorable F. Albert Kurtz,
Insurance Commissioner,
Annapolis, Md.

SIR:—Acting under your appointment of July 30, I beg to state I have completed an examination of The United States Fidelity & Guaranty Company. The examination gives the condition of the Company to date of July 31, 1898, and shows the condition of the Company on that date to be as follows:

ASSETS.

Real estate			$54,926 04
Loans secured by mortgages			60,945 62
Loans on collateral			112,275 00
Baltimore City Stock		$326,653 50	
New York City Stock		101,000 00	
National Bank of Commerce Stock		1,139 00	
Virginia Century Bonds		7,125 00	
City of Staunton, Va., Bonds		10,400 00	
City of Columbus, O., Bonds		23,100 00	
City of Findley, O., Bonds		8,440 00	
City of Montgomery, Ala., Bonds		26,000 00	
Balto. & Ohio Receivers' Ctfs., Main Stem.		50,250 00	
State of Virginia new Bonds		38,500 00	
Union Pacific Railroad 1st Mtge. Bonds		24,250 00	
United States Government Bonds		145,280 00	
			762,127 50
Cash in office and banks			187,972 63
Accounts receivable			14,223 75
Interest due and accrued			3,873 77
Premiums in course of collection, less com.			66,421 48
Total assets			$1,262,775 79

LIABILITIES.

Reinsurance reserve		$152,734 78	
Collateral deposits		55,437 89	
Outstanding claims:			
Adjusted, not paid	$ 500 00		
In process of adjustment.	1,967 00		
Known, proofs not filed..	172 04		
Known, not allowed	204 57		
		2,843 61	
			211,016 28
Surplus as regards policyholders			$1,051,759 51
Furniture and fixtures			11,177 10
			$1,062,936 61
Capital stock paid in			1,000,000 00
Surplus as regards stockholders			$62,936 61

Respectfully submitted,

(Signed,) FRANK BLACKLOCK, *Examiner.*

MARYLAND CASUALTY COMPANY OF MARYLAND.

JOHN T. STONE, *President.* ROBERT N. ELDER, JR., *Secretary.*

BALTIMORE, MD., June 28, 1898.

To the Honorable F. Albert Kurtz,
Insurance Commissioner,
Annapolis, Md.

SIR:—Acting under your appointment of June 10, 1898, I beg to state that I have completed an examination of the Maryland Casualty Company of Maryland. The examination gives the condition of the Company to date of June 1, 1898, and shows the condition of the Company on that date to be as follows:

ASSETS.

Loans on collateral (fully secured)	$8,000 00
Baltimore City Stock	246,845 75
United States Bonds	50,125 00
Virginia Century Bonds	12,902 50
Cash in banks and office	34,036 06
Interest due and accrued	3,370 79
Premiums due and in course of collection	20,204 26
Total assets	$375,484 36

LIABILITIES.

Reserve for reinsurance	$22,119 05	
Claims adjusted and unpaid	110 00	
		$22,229 05
Surplus as regards policyholders		$353,255 31
Capital stock paid in		250,000 00
Surplus as regards stockholders		$103,255 31

Respectfully submitted,

(Signed,) FRANK BLACKLOCK, *Examiner.*

IMMEDIATE BENEFIT LIFE INSURANCE CO. OF BALTIMORE CITY.

M. ROTHSCHILD, *President.* E. E. MACKENZIE, *Secretary.*

BALTIMORE, MD., 5uly 21, 1898.

To the Honorable F. Albert Kurtz,
Insurance Commissioner,
Annapolis, Md.

SIR:—Acting under your appointment of July 2, 1898, I beg to state that I have completed an examination of the Immediate Benefit Life Insurance Company of Baltimore City. The examination gives the condition of the Company to the date of June 25, 1898, and shows the condition of the Company on that date to be as follows:

ASSETS.

Real estate	$1,300 00
Baltimore City Stock	12,190 00
Cash in Company's office, bank, etc.	1,359 68
Agents' debit balance (secured)	71 75
Interest and rents accrued	215 66
Uncollected premiums	641 79
Total assets	$15,778 88

LIABILITIES.

Net reserve		$6,382 60	
Premiums paid in advance		212 52	
Interest and ground rent due and accrued		29 25	
Liabilities on policyholders' account		$6,624 37	
Capital stock paid in	$13,000 00		
Impairment of capital stock	3,845 49		
Surplus on policyholders' account		9,154 51	
			$15,778 88

Respectfully submitted,

(Signed,) JOHN W. PULIS, *Special Examiner.*

MARYLAND LIFE INSURANCE COMPANY, BALTIMORE, MD.

WILLIAM H. BLACKFORD, *Pres.* HENRY R. CRANE, *Sec'y.*
CLAYTON C. HALL, *Actuary.*

BALTIMORE, MD., September 26, 1898.

To the Honorable F. Albert Kurtz,
Insurance Commissioner,
Annapolis, Md.

SIR:—Acting under your appointment of July 22, 1898, I beg to state I have completed an examination of the Maryland Life Insurance Company of Baltimore. The examination gives the condition of the Company to date of June 30, 1898, and shows the condition of the Company on that date to be as follows:

ASSETS.

Baltimore City Stock and other stocks and bonds owned by the Company. Par value $1,135,630; market value..	$1,216,601 17
Real estate, office building, 8 and 10 South st., Baltimore	181,000 00
Real estate, purchased under foreclosure of mortgages...	41,700 00
Loans on real estate (bonds and mortgages).....	279,569 33
Loans on collateral security.....	21,500 00
Loans on Company's policies (policies held as collateral)	50,200 28
Premium notes and loans on policies in force.....	20,677 88
Cash deposited in banks and on hand.....	23,066 68
Accrued interest, dividends, rents, etc.....	13,760 70
Premiums in course of collection (less 20 per cent.).....	9,661 98
Semi-annual and quarterly premiums not yet due (less 20 per cent.).....	16,000 00
Total assets.....	$1,873,738 02

LIABILITIES.

Losses reported.....	$3,500 00	
Losses awaiting proof and matured endowments (unclaimed).....	20,591 64	
		$24,091 64
Premiums paid in advance.....		743 54
Dividends to policyholders unpaid.....		5,352 77
Other indebtness.....		582 81
Net present value of all outstanding policies computed according to the American Experience table of mortality, and 4½ per cent. interest, as required by the laws of Maryland.....		1,490,471 00
		$1,521,241 76
Net surplus.....	$252,496 26	
Capital stock paid in.....	100,000 00	
Surplus as regards policyholders.....		352,496 26
		$1,873,738 02

Respectfully submitted,

(Signed,) JOHN W. PULIS, *Special Examiner.*

MUTUAL LIFE INSURANCE COMPANY OF BALTIMORE, MD.

MATTHEW S. BRENAN, *President.* J. S. PIERCE, *Secretary pro tem.*

BALTIMORE, MD., July 14, 1898.

To the Honorable F. Albert Kurtz,
Insurance Commissioner,
Annapolis, Md.

DEAR SIR:—Acting under your appointment of June 20, 1898, I beg to state that I have completed an examination of the Mutual Life Insurance Company of Baltimore, Md. The examination gives the condition of the Company to date of May 31, 1898, and shows the condition of the Company on that date to be as follows:

ASSETS.

Real estate and ground rents		$50,005 52
Mortgages		20,700 00
Baltimore City Stock		5,200 00
Bank Stock		12,950 00
Loans on collateral (secured)		51,330 03
Cash in Company's office, banks, etc		9,638 52
Agents' debit balances (secured)		832 03
Interest due and accrued		4,267 91
Uncollected premiums		39,434 08
Total assets		$194,358 09

LIABILITIES.

Net reserve	$184,116 03	
Salaries	2,165 56	
Agents' cash security	645 00	
Liabilities on policyholders' account		$186,926 59
Surplus on policyholders' account		$7,431 50
Balance of scrip outstanding, payable out of the accumulation of the Society when they amount to $100,000		7,431 50

The reduction in the assets of the Company, as shown above, when compared with their report to you on December 31, 1897, is largely made up from an item they call "Initiatory Notes," and which they heretofore included in their assets. Some of these no doubt have a contingent value, but I do not consider it sufficient to allow them as part of the funds of the Company.

Respectfully submitted,

(Signed,) JOHN W. PULIS, *Special Examiner.*

EUREKA MUTUAL AID SOCIETY, BALTIMORE, MD.

W. S. GILLESPIE, *President.* R. W. GRIFFIN, *Secretary.*

BALTIMORE, MD., September 28, 1898.

To the Honorable F. Albert Kurtz,
Insurance Commissioner,
Annapolis, Md.

SIR :—Acting under your appointment of September 21, 1898, I beg to state I have completed an examination of the Eureka Mutual Aid Society of Baltimore. The examination gives the condition of the Society to the date of September 24, 1898, and shows the condition of the Society on that date to be as follows :

SURPLUS, JANUARY 1, 1898.

Invested as follows :		
Loan on mortgage	$1,425 00	
Baltimore City Stock	3,090 00	
Deposited in these banks :		
Old Town Bank	2,662 14	
Provident Savings Bank	1,023 16	
Hopkins Place Bank	2,106 58	
German Bank	1,575 18	
Central Bank	1,100 00	
Cash in office	659 84	
Total		$13,641 90

INCOME FROM JANUARY 1, 1898, TO SEPTEMBER 24, 1898.

Assessments from members	$36,639 78
Miscellaneous sources	326 52
Interest	150 99
Total	$37,117 29

DISBURSEMENTS FROM JANUARY 1, 1898, TO SEPTEMBER 24, 1898.

Paid death benefits		$1,533 37		
Paid sick benefits		9,245 45		
Paid returned premiums		486 17		
Paid solicitors and collectors		16,112 18		
Paid officers and clerks		3,829 43		
Paid medical examiners		929 00		
Paid printing, stationery and revenue tax		852 51		
Paid rent and office expenses		668 66		
Paid advances, etc	$1,766 42			
Less collected back	1,254 92			
		511 50		
Total			34,141 27	
Excess of income				2,976 02
Surplus, September 24, 1898				$16,617 93

Invested as follows:

Baltimore City Stock deposited with the Insurance Department, State of Md	$4,615 00	
Loan on mortgage	952 65	
Cash in office	321 51	
Cash deposited in these banks:		
Provident Savings Bank	1,330 81	
German Bank	1,978 54	
Hopkins Place Bank	2,646 06	
Central Bank	3,200 00	
Old Town Bank	2,573 36	
Total		$16,617 93

I have verified the bank balances and office cash, and I am of the opinion that the loan on mortgage is well secured.

Respectfully submitted,

(Signed,) FRANK BLACKLOCK, *Examiner.*

THE BALTIMORE MUTUAL AID SOCIETY, BALTIMORE, MD.

FRANK S. STROBRIDGE, *President.* WM. O. MACGILL, *Secretary.*

BALTIMORE, MD., October 14, 1898.

To the Honorable F. Albert Kurtz,
Insurance Commissioner,
Annapolis, Md.

SIR:—Acting under your appointment of October 4, 1898, I beg to state I have completed an examination of the Baltimore Mutual Aid Society of Baltimore City. The examination gives the condition of the Society to date of October 1, 1898, and shows the condition of the Society on that date to be as follows:

Balance net ledger assets January 1, 1898			$282,262 24
Income from January 1 to October 1, 1898:			
Assessments from members		$310,444 76	
Interest collected and from other sources		11,564 56	
Total income		$322,009 33	
Disbursements from January 1 to October 1, 1898:			
Paid to members	$125,668 93		
All other payments	159,599 22		
Total disbursements		285,268 15	
Excess of income		$36,741 18	
Add accrued interest		2,592 21	
Total			39,333 39
			$321,595 63
Deduct ledger items to be written off at the end of the year			9,253 27
Net surplus October 1, 1898			$312,342 36
Surplus invested as follows:			
In Baltimore City and other stocks and bonds at market value, including deposit with Insurance Department of the State of Maryland		$271,019 19	
Loans on mortgages		10,137 14	
Invested in real estate		4,496 48	
Accrued interest		2,592 21	
Cash in office and deposited in banks		23,300 34	
Loans on collateral		797 00	
Total			$312,342 36

I have verified the stocks and bonds and the cash balances, and the loans and investments are well secured.

Respectfully submitted,

(Signed,) FRANK BLACKLOCK, *Examiner.*

HOME FRIENDLY SOCIETY OF BALTIMORE, MD.

GEORGE A. CHASE, *President.* B. L. TALLY, *Secretary.*

BALTIMORE, MD, February 18, 1899.

To the Honorable F. Albert Kurtz,
Insurance Commissioner,
Annapolis, Md.

SIR :—Acting under your appointment of February 9, 1899, I beg to state I have completed an examination of the Home Friendly Society of Baltimore, Md. The examination gives the condition of the society to date of January 1, 1899, and shows the condition on that date to be as follows :

Balance of assets January 1, 1898			$38,934 25
Income from Jan. 1, 1898, to Jan. 1, 1899 :			
Assessments from members		$169,950 74	
Interest collected and other sources		4,134 16	
		$174,084 90	
Disbursements from Jan. 1, 1898, to Jan. 1, 1899 :			
Paid to members	$71,941 21		
All other payments	95,722 77		
		167,663 98	
Excess of income			6,420 92
Net surplus January 1, 1899			$45,355 17
Surplus invested as follows :			
Real Estate "Home Office"		$42,000 00	
Baltimore City stock, deposited with Insurance Department		3,850 00	
Cash in bank and office		3,713 51	
Accrued interest and rents		541 66	
Total			$50,105 17
Deduct all liabilities			4,750 00
Net assets			$45,355 17

I am satisfied the above assets are well secured.

Respectfully submitted,

(Signed,) FRANK BLACKLOCK, *Examiner.*

IMPROVED ORDER HEPTASOPHS, BALTIMORE, MD.

M. G. COHEN, *Sup Archon.* SAMUEL H. TATTERSALL, *Sup Sec'y.*

To the Honorable F. Albert Kurtz,
Insurance Commissioner,
Annapols, Md.

SIR:—Acting under your appointment of June 22, 1898, I beg to state I have completed an examination of the Improved Order Heptasophs. The examination gives the condition of the Order to date of June 25, 1898, and shows the condition of the Order on that date to be as follows:

Cash in banks January 1, 1898		$59,380 50
From gross membership fees	$28,668 50	
From mortuary assessments	357,132 37	
From medical examiners' fees	7,163 00	
From interest	773 88	
From supplies	629 91	
From organizers	412 00	
From fines	34 10	
		394,813 76
Total		$454,194 26
Paid deaths claims	$325,000 00	
Paid entrance fees to conclaves	23,660 00	
Paid for organizing conclaves	5,302 62	
Paid salaries and traveling expenses of officers	8,156 91	
Paid salaries of managers and agents	6,812 26	
Paid employees' salaries	1,632 00	
Paid medical examiners' fees	7,163 00	
Paid rent and telephone	503 17	
Paid advertising and printing	1,263 65	
Paid postage, express and telegraph	995 94	
Paid legal expenses	102 85	
Paid governing bodies	50 00	
Paid official publication	5,379 70	
Paid Insurance Department	206 00	
Paid miscellaneous	1,877 29	
Paid loan to contingent fund	500 00	
		388,605 39
Cash balance on hand deposited in National Banks		$65,588 87

Respectfully submitted,

(Signed,) FRANK BLACKLOCK, *Examiner.*

IRON HALL OF BALTIMORE CITY, BALTIMORE, MD.

F. D. SOMERBY, *Sup. President.* E. C. PERKINS, *Sup. Secretary.*

BALTIMORE, MD., August 13, 1898.

To the Honorable F. Albert Kurtz,
Insurance Commissioner,
Annapolis, Md.

SIR:—Acting under your appointment of August 8, 1898, I beg to state I have completed an examination of the Iron Hall of Baltimore City. The examination gives the condition of the Order to date of July 1, 1898, and shows the condition of the Order on that date to be as follows:

Cash balance on hand January 1, 1898		$18,556 35
From assessments	$84,878 15	
From fees and dues	623 75	
From reserve from branches	2,811 13	
		88,313 03
From dividends from receivers	$5,980 74	
From interest	379 61	
From supplies and miscellaneous	141 71	
		6,502 06
Total		$113,371 44
Paid matured claims	$78,657 28	
Paid disability claims	13,693 77	
		$92,351 05
Paid deputies for organizing	1,933 28	
Paid trustees, including expenses	784 25	
Paid salaries—officers	5,049 96	
Paid salaries—employees	1,470 00	
Paid rent and advertising and printing	809 35	
Paid postage, express and telegrams	365 65	
Paid legal expenses	600 00	
Paid official publication	707 66	
Paid Insurance Departments	56 00	
Paid traveling expenses	949 86	
Paid telephone rent and miscellaneous	50 50	
Total expenses		12,776 51
Total		$105,127 56

IRON HALL OF BALTIMORE CITY, BALTIMORE, MD.—Continued.

Cash balance in hands of supreme treasurer	$8,243 88	
Baltimore City stock deposited with the Insurance Commissioner of Maryland	10,500 00	
United States bonds held by supreme trustees	9,040 00	
Cash in banks to the credit of the supreme trustees	7,442 30	
Reserve fund held by branches, as shown by the books	158,286 16	
Total assets		$193,512 34
From which should be deducted 188 warrants drawn and not yet presented for payment. (Since paid in full)		3,315 36
Net assets		$190,196 98
The Iron Hall has 4,151 certificates of membership, covering disabilities and claims		$2,957,700 00
From this amount should be deducted notes and liens held against certificates, of		715,307 13
Leaves net amount		$2,242,392 87

I have had the cash balances certified, and the United States bonds have been exhibited to me.

Respectfully submitted,

(Signed,) FRANK BLACKLOCK, *Examiner.*

SHIELD OF HONOR, BALTIMORE, MD.

LEWIS REITZ, *Sup. Master.* WILLIAM T. HENRY, *Sup. Secretary.*

BALTIMORE, August 20, 1898.

To the Honorable F. Albert Kurtz,
Insurance Commissioner, Annapolis Md.

SIR:—Acting under your appointment of August 15, 1898, I beg to state I have completed an examination of the Shield of Honor of Baltimore City. The examination gives the condition of the Order to date of August 19, 1898, and shows the condition of the Order on that date to be as follows:

MORTUARY FUND.

Cash balance March 31, 1897	$1,538 18	
From assessments	153,168 90	
From reserve	15,553 24	
From interest	153 06	
Total		$170,413 38

DISBURSEMENTS.

Paid death claims in full to date	$149,000 00	
Paid prompt payment fund	4,129 17	
Paid general fund	7,654 72	
Loan to general fund	1,000 00	
		161,783 89
Balance in bank to credit mortuary fund		$8,629 49

GENERAL FUND.

Balance on hand March 31, 1897	$1,384 69	
From 5 per cent. tax from assessments	7,654 72	
From benefit certificates	1,331 00	
From percentum tax	624 69	
From supplies	301 75	
From interest	4 82	
		11,301 67
Loan from prompt payment fund		1,000 00
Total		$12,301 67

DISBURSEMENTS.

For officers' expenses	$961 77	
For legal fees	203 51	
For officers' salaries	2,942 91	
For rent	235 79	
For official publication	141 88	
For Insurance Department	39 75	
For medical examiners' fees	2,973 50	
For fraternal congress	90 25	
For lodge charters	123 00	
For instituting lodges	536 00	
For printing	549 73	
For mileage and per diem of two (2) sessions supreme body	2,529 80	
For supplies	550 16	
		11,878 05
Cash in bank and on hand to credit of general fund		$423 62

Respectfully submitted,

(Signed,) FRANK BLACKLOCK, *Examiner.*

FRATERNAL LEGION OF BALTIMORE, BALTIMORE, MD.

GEO. M. BALLARD, *Sup. Commander.* M. J. BLOCK, *Sup. Adjutant.*

BALTIMORE, MD., August 29, 1898.

To the Honorable F. Albert Kurtz,
Insurance Commissioner,
Annapolis, Md.

SIR:—Acting under your appointment of August 23, 1898, I beg to state I have completed an examination of the Fraternal Legion of Baltimore. The examination gives the condition of the Order to date of August 24, 1898, and shows the condition of the Order on that date to be as follows:

Cash on hand January 1, 1898	$779 05	
From membership assessments (subsequent to March 1, 1898, but one assessment per month is called)	20,499 08	
From 10 per cent. of assessments for expenses	2,188 04	
From 15 per cent. of assessments for reserve fund, commenced April 1, 1898	1,813 90	
From sales of supplies	99 78	
Total		$25,379 85
Paid for death claims	$19,856 15	
Paid for 3 per cent. U.S. bonds for reserve fund	2,000 00	
Paid for organizing	1,093 50	
Paid salaries of officers	1,066 64	
Paid rent	166 25	
Paid advertising and printing	370 90	
Paid postage and expressage	250 98	
Paid Insurance Department	29 00	
Paid supplies	40 00	
Office expenses and official publication	228 83	
		25,102 25
Cash balance on hand		277 60
		$25,379 85

Respectfully submitted,

(Signed,) FRANK BLACKLOCK, *Examiner.*

ORDER OF COLUBMUS, BALTIMORE, MD.

HANCE W. B. REID, *Sup. Commander.* HARRY C. KILMER, *Sup Sec'y.*

BALTIMORE, MD., August 31, 1898.

To the Honorable F. Albert Kurtz,
Insurance Commissioner,
Annapolis, Md.

SIR :—Acting under your appointment of August 22, 1898, I beg to state I have completed an examination of the Order of Columbus of Baltimore, Md. The examination gives the condition of the Order to date of August 29, 1898, and shows the condition of the Order on that date to be as follows:

RECEIPTS.

From February 10, 1897, to August 29, 1898.

From membership fees		$920 50	
From per capita tax		650 31	
From mortuary assessments		3,969 28	
From sick-benefit assessments		905 50	
From medical examiners' fees		829 00	
From supplies		147 29	
From contributions by supreme officers	$2,159 00		
Less returned	294 00		
		1,865 00	
From borrowed money	$1,137 00		
Less returned	245 00		
		892 00	
Total			$10,178 88

DISBURSEMENTS.

From February 10, 1897, to August 29, 1898.

For death benefits	$755 00	
For sick benefits	505 00	
For payment returned	2 50	
For commissions to organizers	958 96	
For salary to organizer	422 10	
For officers' salary	1,020 00	
For fixtures	174 33	
For supplies	457 44	
For traveling expenses	1,039 95	
For medical fees, "subordinate"	522 00	
For medical fees, "supreme"	248 89	
For rent	440 00	
For advertising and printing	1,070 32	
For postage, express and telegrams	339 61	
For legal expenses	76 34	
For Insurance Department	55 70	
For miscellaneous	264 63	
Total disbursements		8,347 77
Cash balance on hand and in bank		$1,831 11

Respectfully submitted,

(Signed,) FRANK BLACKLOCK, *Examiner.*

THE MARYLAND JURISDICTION OF THE ANCIENT ORDER OF UNITED WORKMEN, BALTIMORE, MD.

I. E. Booker, *Grand Master Workmen.* A. F. Colbert, *Grand Recorder.* S. Eccles, Jr, *Grand Receiver.*

Baltimore, Md., September 7, 1898.

To the Honorable F. Albert Kurtz,
Insurance Commissioner,
Annapolis, Md.

Sir :—Acting under your appointment of September 1, 1898, I beg to state I have completed an examination of the Maryland Jurisdiction of the Ancient Order of United Workmen, comprising the States of Maryland, Virginia and District of Columbia. The examination gives the condition of the Order to date of August 31, 1898, and shows the condition on that date to be as follows :

Cash balance January 1, 1898		$4,270 46
From assessments	$49,393 33	
From per capita tax, etc	9,429 08	
		58,822 41
From loan		600 00
Total		$63,692 87
Paid for deaths claims	$52,126 63	
Returned borrowed money in full	1,400 00	
Paid fees to organizers	108 20	
Paid officers' salaries	1,400 00	
Paid rent	200 00	
Paid advertising and printing	576 96	
Paid Insurance Department	29 00	
Paid miscellaneous	1,291 19	
Paid per capita to Supreme Lodge	442 62	
Total		$57,574 60
Cash balance in bank		$6,118 27

Respectfully submitted,

(Signed,) FRANK BLACKLOCK, *Examiner.*

ORDER OF THE GOLDEN CHAIN, BALTIMORE, MD.

WILLIAM H. O'CONNELL, *Supreme Commander.*

JOHN C. SIMERING, *Supreme Secretary.*

BALTIMORE, MD., September 20, 1898.

To the Honorable F. Albert Kurtz,
Insurance Commissioner, Annapolis, Md.

SIR:—Acting under your appointment of July 26, 1898, I beg to state that I have completed an examination of the Order of the Golden Chain. The examination gives the condition of the Order to date of September 14, 1898, and shows the condition of the Order on that date to be as follows:

PERIOD FROM JAN. 1, 1898, TO JULY 16, 1898:

Cash balance January 1, 1898			$2,413 30
Receipts from Jan. 1, 1898, to July 16, 1898:			
From mortuary assessments, "W. & O. fund"		$130,476 74	
From sick benefit assessments, "sick fund"		9,920 60	
From general fund assessments, "general fund"		6,892 07	
From special fund, transferred from general fund		830 00	
Total receipts			148,120 41
Total			$150,533 71
Payments from Jan. 1, 1898, to July 16, 1898:			
For death claims from "W. & O. fund"		$132,000 00	
For sick claims from "sick fund"		8,927 00	
For these items from "general fund":			
Salaries	$3,242 38		
Rent	375 00		
Legal expenses	768 65		
Advertising and printing	539 85		
Supplies and office expenses	425 43		
Insurance Department	29 00		
Transferred to special fund	830 00		
Expense of Supreme Lodge meeting	649 50		
Traveling expenses	15 81		
		6,875 62	
For these items from "special fund":			
O. B. Craig	$600 00		
A. H. Molan	195 00		
New members	34 00		
		829 00	
Total payments			148,631 62
Cash balance July 16, 1898			$1,902 09

ORDER OF THE GOLDEN CHAIN, BALTIMORE, MD.—Continued.

In "W. & O. fund"	$784 88	
In "sick fund"	1,022 77	
In "general fund"	92 93	
In "special fund"	1 51	
	$1,902 09	

PERIOD FROM JULY 16, 1898, TO SEPT. 14, 1898.

Cash balance			$1,902 09
Receipts from July 16, 1898, to Sept. 14, 1898:			
From mortuary assessments, "W. & O. fund"		$24,612 12	
From sick benefit assessments, "general fund"		2,164 80	
From general fund assessment, "general fund"		877 87	
Total receipts			27,654 79
			$29,556 88
Payments from July 16, 1898, to Sept. 14, 1898:			
For death claims from "W. & O. fund"		$14,000 00	
For sick claims from "sick fund"		2,114 00	
For these items from "general fund:			
Salaries	$563 50		
Rent	125 00		
Supplies and office expenses	105 43		
Traveling expenses	21 50		
Official bonds	62 50		
Advertising and printing	28 00		
Total payment "general fund"		905 93	
Total payments			17,019 93
Cash balance September 14, 1898			$12,536 95
In "W. & O. fund"		$11,397 00	
In "sick fund"		1,073 57	
In "general fund"		64 87	
In "special fund"		1 51	
		$12,536 95	

Respectfully submitted,

(Signed,) FRANK BLACKLOCK, *Examiner.*

MARYLAND FIRE INSURANCE COMPANY, BALTIMORE, MD.

WILLIAM R. BARRY, *President.* JOHN M. BECK, *Secretary.*

BALTIMORE, October 24, 1898.

To the Honorable F. Albert Kurtz,
Insurance Commissioner,
Annapolis, Md.

SIR:—Acting under your appointment of October 19, 1898, I beg to state I have completed an examination of the Maryland Fire Iusurance Company of Baltimore, Md. The examination gives the condition of the Company to date of September 30, 1898, and shows the condition of the Company on that date to be as follows:

ASSETS.

Real estate, in fee		$82,500 00
Bonds and stocks, market value		48,263 00
Loans on mortgages		6,000 00
Rents owing and accrued interest		775 00
Premiums in course of collection		2,312 08
Cash		190 74
Total assets		$140,040 82

LIABILITIES.

Losses adjusted and in process of adjustment	$945 63	
Call loan	2,300 00	
Reserve for reinsurance	14,003 17	
Dividends unpaid	423 30	
Total liabilities		$17,672 10
Surplus as regards policyholders		$122,368 72
Capital stock paid up		100,000 00
Surplus as regards stockholders		$22,368 72

I have verified the stocks and bonds and the cash balance.

Respectfully submitted,

(Signed,) FRANK BLACKLOCK, *Examiner.*

PEABODY FIRE INSURANCE COMPANY, BALTIMORE, MD.

THOMAS I. CAREY, *President.* RICHARD B. POST, *Secretary.*
GRIFFITH FEELEMYER, *Assistant Secretary.*

BALTIMORE, MD., March 1, 1899.

To the Honorable F. Albert Kurtz,
Insurance Commissioner,
Annapolis, Md.

SIR:—Acting under your appointment of February 20, 1899, I beg to state I have completed an examination of the Peabody Fire Insurance Company of Baltimore, Md. The examination gives the condition of the Company to date of January 1, 1899, and shows the condition on that date to be as follows:

ASSETS.

Real estate	$20,228 44
Stocks and bonds, market value	472,091 00
Cash in bank and office	5,948 77
Interest and rents	4,810 43
Premiums in course of collection	1,649 97
Total assets	$504,728 61

LIABILITIES.

Losses unpaid	$1,900 00	
Reinsurance reserve	26,385 90	
		$28,285 90
Surplus as regards policyholders		$476,442 71
Capital stock paid in		127,500 00
Surplus as regards stockholders		$348,942 71

Respectfully submitted,

(Signed,) FRANK BLACKLOCK, *Examiner.*

BALTIMORE FIRE INSURANCE COMPANY, BALTIMORE, MD.

WILLIAM C. PENNINGTON, *President.* M. R. BURCH, *Secretary.*

BALTIMORE, MD., March 7, 1899.

To the Honorable F. Albert Kurtz,
Insurance Commissioner,
Annapolis, Md.

SIR:—Acting under your appointment of March 2, 1899 I beg to state I have completed an examination of the Baltimore Fire Insurance Company of Baltimore, Md. The examination gives the condition of the Company to date of January 1, 1899, and shows the condition on that date to be as follows:

ASSETS.

Real estate	$30,000 00
Stocks and bonds, market value	552,747 50
Cash in bank and office	5,644 05
Premiums in course of collection	59 63
Total assets	$588,451 18

LIABILITIES.

Losses unpaid	$4,832 00	
Reinsurance reserve	68,005 82	
Dividends unpaid	3,681 21	
		76,519 03
Surplus as regards policyholders		$511,932 15
Capital stock paid in		200,000 00
Surplus as regards stockholders		$311,932 15

Respectfully submitted,

(Signed,) FRANK BLACKLOCK, *Examiner.*

FIREMEN'S FIRE INSURANCE COMPANY, BALTIMORE, MD.

FRANCIS E. S. WOLFE, *President.* HARRY L. RIALL, *Secretary.*

BALTIMORE, MD., March 13, 1899.

To the Honorable F. Albert Kurtz,
Insurance Commissioner,
Annapolis, Md.

SIR:—Acting under your appointment of March 8, 1899, I beg to state I have completed an examination of the Firemen's Fire Insurance Company of Baltimore, Md. The examination gives the condition of the Company to date of January 1, 1899, and shows the condition on that date to be as follows:

ASSETS.

Real estate	$135,000 00
Stocks and bonds, market value	565 988 00
Cash in bank and office	28,537 37
Interest and rents	7,772 07
Premiums in course of collection	37,726 15
Total assets	$775,023 59

LIABILITIES.

Losses unpaid and unadjusted	$14,111 30	
Reinsurance reserve	225,807 87	
Unpaid dividends	1,152 72	
Unpaid reinsurance premiums	7 114 16	
		248,186 05
Surplus as regards policyholders		$526,837 54
Capital stock paid in		378,000 00
Surplus as regards stockholders		$148,837 54

Respectfully submitted,

(Signed,) FRANK BLACKLOCK, *Examiner.*

HOME FIRE INSURANCE COMPANY, BALTIMORE, MD.

G. HARLAN WILLIAMS, *Prest.* HOWARD T. WILLIAMS, *Sec'y.*

BALTIMORE, MD., March 23, 1899.

To the Honorable F. Albert Kurtz,
Insurance Commissioner,
Annapolis, Md.

SIR:—Acting under your appointment of March 20, 1899, I beg to state that I have completed an examination of the Home Fire Insurance Company of Baltimore, Md. The examination gives the condition of the Company to date of January 1, 1899, and shows the condition on that date to be as follows:

ASSETS

Loans on security		$9,200 00
Stocks and bonds, market value		217,138 00
Cash in bank and office		17,773 72
Interest accrued		239 17
Premiums in course of collection		2,994 20
Total assets		$247,345 09

LIABILITIES.

Losses unpaid and unadjusted	$6,926 50	
Reinsurance reserve	36,856 65	
Dividends unpaid	349 50	
		$44,132 65
Surplus as regards policyholders		$203,212 44
Capital stock paid in		100,000 00
Surplus as regards stockholders		$103,212 44

Respectfully submitted,

(Signed,) FRANK BLACKLOCK, *Examiner.*

AMERICAN FIRE INSURANCE COMPANY, BALTIMORE, MD.

A. ROSZEL CATHCART, *Pres.* CHARLES K. ABRAHAMS, *Sec'y.*

BALTIMORE, MD., March 29, 1899.

To the Honorable F. Albert Kurtz,
Insurance Commissioner,
Annapolis, Md.

SIR:—Acting under your appointment of March 23, 1899, I beg to state I have completed an examination of the American Fire Insurance Company of Baltimore, Md. The examination gives the condition of the Company to date of January 1, 1899, and shows the condition on that date to be as follows:

ASSETS.

Real estate		$111,964 24
Stocks and bonds (market value)		143,277 00
Loans on security		38,378 00
Cash in bank and office		12,519 14
Interest and rents		1,196 49
Premiums in course of collection		14,846 29
Total assets		$322,181 16

LIABILITIES.

Losses, unadjusted and unpaid	$10,089 30	
Re-insurance reserve	40,632 83	
Call loan	5,000 00	
Dividends unpaid	428 45	
Commissions, return premiums and taxes.	6,496 84	
Total liabilities		62,647 42
Surplus as regards policyholders		$259,533 74
Capital stock paid in		200,000 00
Surplus as regards stockholders		$59,533 74

Respectfully submitted,

(Signed,) FRANK BLACKLOCK, *Examiner.*

OLD TOWN FIRE INSURANCE COMPANY, BALTIMORE, MD.

CHARLES W. HATTER, *President.* JAMES M. WARWICK, *Secretary.*

BALTIMORE, MD., April 6, 1899.

Honorable F. Albert Kurtz,
Insurace Commissioner,
Annapolis, Md.

SIR:—Acting under your appointment of April 3, 1899, I beg to state that I have completed an examination of the Old Town Fire Insurance Company of Baltimore, Md. The examination gives the condition of the Company to date of January 1, 1899, and shows the condition on that date to be as foliows:

ASSETS.

Ground rents and leasehold properties	$51,148 41
Loans on mortgage	12,000 00
Stocks, market value	65,480 00
Loan on collateral	5,000 00
Rents and interest accrued	2,542 22
Premiums due	380 21
Cash	334 55
Total assets	$136,885 39

LIABILITIES.

Unadjusted losses	$1,500 000	
Call loan	1,500 00	
Dividend unpaid	500 00	
Reinsurance reserve	7,280 30	
Total		10,780 30
Surplus as regards policyholders		$126,105 09
Capital stock paid in		100,000 00
Surplus as regards stockholders		$26,105 09

Respectfully submitted,

(Signed,) FRANK BLACKLOCK, *Examiner.*

BALTIMORE EQUITABLE SOCIETY, BALTIMORE, MD.

WILTON SNOWDEN, *Treasurer.* WILLIAM C. DIX, *Secretary.*

BALTIMORE, MD., April 15, 1899.

To the Honorable F. Albert Kurtz,
Insurance Commissioner,
Annapolis, Md.

SIR:—Acting under your appointment of April 11, 1899, I beg to state that I have completed an examination of the Baltimore Equitable Society of Baltimore, Md. The examination gives the condition of the Society to date of January 1, 1899, and shows the condition on that date to be as follows:

ASSETS.

Real estate and ground rents		$124,671 52
Loans on mortgage		357,215 00
Loans on collateral		13,700 00
Stocks and bonds, market value		1,897,673 50
Cash in banks and office		99,936 73
Total assets		$2,493,196 75

LIABILITIES.

Reinsurance reserve	$618,315 40	
Unadjusted losses	150 33	
Total liabilities		618,465 73
Surplus as regards policyholders		$1,874,731 02

Respectfully submitted,

(Signed,) FRANK BLACKLOCK, *Examiner.*